







# THE ROMANCE OF MONTE CARLO



*BY THE SAME AUTHOR*

---

REMARKABLE ROGUES

THE BODLEY HEAD



*First published in 1925*

*Printed in Great Britain by Richard Clay & Sons, Ltd., Bungay, Suffolk.*

## PREFACE

THERE are three ways of writing about Monte Carlo, and I have chosen the third because gambling systems do not interest me and I have no desire to denounce the principality. An institution like the casino has more to fear from its own mistakes than from the attacks of pamphleteers, honest and otherwise, and as the creation of François Blanc is stronger to-day than ever it was, criticism, if not silenced, has become futile. "Gambling is coeval with human nature," said Edmund Burke, in the days when that vice was almost a monopoly of the wealthy, and no one except a hypocrite or a knave would deny the truth of his apothegm. Indeed, Monte Carlo, with its subtle appeal to all the senses except, perhaps, commonsense, is rapidly attaining the dignity of a necessity.

I have been surprised by the meagreness and poverty of the literature it has inspired. Apart from hawkers of systems, scandals and sermons, very few of those who have been regular visitors to the principality have written about it. Of course, it may be that in their opinion Monte Carlo is too youthful to have a history. Their reticence compelled me to gather much of my information from veterans who have known the rock since the seventies, and if tradition is not always to be relied upon, I stand by all I have written.

There is a rumour that a rival to Monte Carlo is to be established in Ireland, but it can come to nothing,

for even the youngest of states must realize that a casino makes a very dangerous neighbour. Then it must be remembered that while building a casino would be easy enough, it would be impossible to transplant the Monte Carlo climate, and that is one reason at least why there can never be any real and lasting rival to the gambling house founded by François Blanc. Monte Carlo, therefore, will remain unique, and even its critics have to admit there is no more delightful place in the world where a holiday may be spent. And even should the inevitable visit to the casino prove unprofitable, losing your money will have the advantage of making you forget all your other troubles. But Monte Carlo need not necessarily mean gambling, and to those who have the courage or the philosophy or the poverty to resist the lure of roulette it can be a paradise by the sea. To the rest it must be an Eden complete with serpent and innumerable Eves.

*January 1925.*

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# THE ROMANCE OF MONTE CARLO





## CHAPTER I

**M**ONTE CARLO was a lonely rock before François Blanc gave it a name and equivocal fame, and although threatened with destruction from the day of its birth it has outlived dynasties and survived its greatest enemies. With a confidence which is almost insolent it continues to challenge what is termed public opinion, but which in reality is the voice of the articulate minority claiming to speak for the indifferent majority. The witch has been holding high revel—to vary slightly the picturesque phrase of John Addington Symonds—for more than sixty years, and the revelling may not cease for centuries yet. This thing of beauty is not a joy for everybody, but, like a Venus reborn every season, its beauty never seems to fade and never ceases to attract and to allure. Whatever one may think of its founder it must be admitted that in Monte Carlo he erected a monument to himself which will keep his memory green long after better men have been forgotten.

There was no promise of wealth or greatness for François Blanc when as a young man he was a waiter in a third-rate restaurant in Paris. His chief ambition then was to become the proprietor of a small hotel, but wages were meagre and tips infrequent, and Blanc, with that weakness for manipulating figures which is common to many capitalists, experimented with his accounts, and was ejected from his situation by an infuriated proprietor who naturally objected to the

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restaurant harbouring more than one robber. Smarting under the verbal and physical castigation administered by his unappreciative employer Blanc returned to the garret where he lodged with his twin brother, Charles, and took counsel with him as to the future.

The position of the two young men was certainly discouraging. Their united capital was twenty francs, and it was obvious that François would have a difficulty in re-entering restaurant employment. But he would not admit defeat. From his boyhood he had been distinguished by an amazing self-confidence, and, although it was humiliating to have had his first essay in figure-juggling discovered by a mere restaurant-proprietor, François believed that he possessed that special genius which, craftily exploited, can coax a fortune from the credulous. To achieve his object it was necessary that he should gamble, and, as he had neither money nor reputation, all he could stake was his liberty. In the circumstances he looked enviously on the Paris Bourse, and, believing that he knew how to convert speculation into a certainty, he began those operations which for a few months distracted and disturbed several old-fashioned Parisian stockbrokers.

The brothers worked cautiously at first, but they were soon in funds because whether they bought or sold their transactions showed a profit. François, the leader and the originator, thought he had left no opening for suspicion, but he committed the grave error of being too greedy. Stockbrokers are not as a rule guileless and their knowledge of the world is considerable, while they can be accepted as authorities on the laws which govern speculation. When, therefore, François and Charles Blanc displayed over a period of some months an uncanny pre-knowledge of the rise and fall of the

most speculative stocks the brokers began to wonder if the fortunate young men actually were taking risks. To test their suspicions they engaged half a dozen astute detectives, and the sequel to their move was the arrest of the brothers, who were charged with obtaining hundreds of thousands of francs by false pretences.

At their trial it was proved that the prisoners had inaugurated and organized an almost perfect system of telegraphing by means of the semaphore and that they had utilized their lines of communication to obtain certain vital information concerning closing prices elsewhere many hours in advance of Paris. They "speculated" after the event, sold shares which they alone knew had already fallen, and bought at less than the market value because the market value was as yet unknown on the Bourse.

The infuriated brokers clamoured for penal servitude for the delinquents, but the French Criminal Code contained no penalty for this novel fraud, and it was only by stretching a point that the judge procured the conviction of the brothers. It was, however, impossible to sentence them to more than seven months' imprisonment, and as after paying the heavy expenses of their defence—this included the return of a very large sum to some influential victims who were thus induced not to appear as witnesses—they had one hundred thousand francs left, it is more than probable that the convicts regarded their first big gamble as a success. For François had no inkling of the time when he was to be a ruling monarch without a crown, to subsidize a royal house and to form matrimonial alliances with royalty. To the ex-waiter a half share in a hundred thousand francs meant wealth, and well worth the sacrifice of seven months of liberty.

Having served his sentence, François Blanc emerged determined to keep his head and his liberty in all his

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future enterprises. He was a born gambler, but he was also a lover of gold, and to a man of his temperament possession was all the points of the law. He had by now discovered that the quickest way to wealth was to cater for gamblers, and he searched Europe for a place where he might provide opportunity for fools and their money to part. The times were in his favour, for three-fourths of the reigning princes of Europe were paupers, and François Blanc with his modest capital of a hundred thousand francs was rich enough to tempt successfully any half-dozen of them. After a rebuff at Frankfurt he went to Homburg, obtained a gambling concession in 1843 by making a small deposit, and in a few years he transformed the listless and shoddy Bavarian town into a world-renowned resort.

Of course this was not due to chance. It was hard work, creative genius and a subtle pandering to the weaknesses of humanity which accomplished the seeming miracle. Charles was his brother's right hand man, but it was François who dominated and controlled the enterprise, and as wealth apparently can conceal any amount of shady past the successful François Blanc was given a place amongst the notabilities of Europe. Had the Homburg casino not turned out a success its founder would have gone down to history as an ex-convict and a tenth-rate adventurer. As it paid huge dividends, Blanc gravitated to the higher plane of financier, and within a few years of his release from a French prison could quote with mock humility the glowing testimonial given to him by Lord Brougham, that oddest of Lord High Chancellors of England, a testimonial which described François Blanc as the most brilliant financier of his time. "He has astonished me," wrote the famous Scotsman, "by the profundity of his prevision and calculation."

It was a just tribute to a very remarkable man, for only a genius could have anticipated years before the event the coming of one of those moral waves which flow over countries and continents at long intervals. François Blanc directed and controlled the casino at Homburg and was practically ruler of the town which owed everything to him, but he saw beyond the frontiers of his domain, and ten years before the result of the Franco-Prussian war united Germany under the Emperor William I he knew that the days of his casino were numbered. The hostility towards it was increasing, chiefly owing to the presence of "horrible examples" in the shape of ruined homes and bankrupt businesses in neighbouring towns and cities. Homburg was prospering, but at the expense of the rest of Germany, and Blanc realized that once the country was united one of the first acts of its ruler would be to abolish gambling throughout the empire.

The ex-waiter came to the conclusion that he must prepare to emigrate elsewhere, and he at once began to explore Europe. He had learnt many lessons since his arrival at Homburg, and the principal one was that an ideal gambling den must not ruin the locals but must take its toll entirely from visitors. That meant his next patron must be in a position to ignore the sentiments of his subjects, and as nearly all Europe had become either uncomfortably democratic or superficially moral his choice was limited.

He sent his emissaries to spy out the land, and when they tarried by the way he set off himself on a private expedition. Someone had mentioned to him that the Prince of Monaco was so famished for money that he had no scruples left, and it was to the rocks which form the principality that François journeyed. The fact that

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the prince had already sold a gambling concession to a couple of Frenchmen who had set up a dismal imitation of the Homburg casino opposite the royal palace and were now building another on the Rock des Spelugues did not trouble Blanc in the least. To him Monaco was virgin soil, and if it had not been that he feared its inaccessibility he would have bought the place and the prince's soul there and then. As it was, the rickety carriage which took him along the Corniche Road from Monaco to Nice conveyed him to the railway station, and from there he departed to Homburg. Monaco had made a certain appeal to him, but it was wild and barren and remote, and Homburg was at its best and brightest, and was experiencing a golden era. He could be forgiven if he decided to await events in Germany, trusting that his hidden fears might not be justified by the unification of Germany and the abolition of all gambling houses.

Some years before Blanc passed his first judgment on Monaco the prince had been advised, as the only means of raising sufficient money to save his principality from ruin, to grant a concession for gambling to a syndicate. That was in 1856, but it was not until 1858 that a couple of adventurers, Aubert and Langlois, obtained the right to inaugurate gaming tables in the Condamine. The concessionnaires, with that optimism peculiar to persons who have nothing to lose, not even reputation, promised large sums to the prince, although the most casual of surveys of the country must have revealed its utter unsuitability for their purpose. Monaco was remote and almost unaccessible, and to get at the gambling rooms, which, by the way, occupied the only building then standing in the Condamine, involved an uncomfortable journey from Nice of three or four hours by



MONTE CARLO WHEN IT WAS KNOWN AS THE ROCK DES SPIRIGUES





land, or an hour and a half by sea, a weather-beaten, dilapidated steamship usually achieving the passage between the Bay of Angels and the Port of Hercules in an hour and a half. The steamer returned at eleven o'clock at night, and those who missed it were compelled to tramp back to Nice unless they were willing to endure the filth and discomfort of the appalling inns which dotted the roadway.

These disadvantages might not have deterred the ordinary gambler had the Condamine establishment been unique, but with Blanc in full swing at Homburg, and many other gambling centres conveniently situated and offering innumerable attractions, it is not surprising that Aubert and Langlois hastened to get rid of their concession and its embarrassing liabilities. They considered themselves fortunate when they received a few thousand francs from Frosard de Lilboune, who risked all his capital because he believed he had discovered the reason for the failure of the syndicate, and who thought he knew the only way to convert defeat into victory. When he had the concession he immediately transferred the tables to the rock of Monaco, selecting a building facing the royal palace, certain in his own mind that under the shadow of the royal family he could not fail. Lilboune, who had become a caterer for gamblers because his greed had been excited by reports of the profits the Blanc brothers were making at Homburg, pictured the aristocratic gamblers of Europe flocking to a casino which was associated with a reigning prince. His optimism, however, was not proof against the realities, and the one and only casino on the rock of Monaco had a very brief existence. The loneliness and desolation—picturesque and awe-inspiring—remained, and the gamblers of Europe patronized Homburg and similar

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places. Lilbounne thereupon foisted the concession on another would-be imitator of Blanc, a Parisian of the name of Duval, and disappeared.

The new concessionnaire paid over his money without examining closely the contract with the prince and it was not until his own capital was fading away that he noticed the clause compelling him within a certain period to erect upon the rock known as Spelugues a casino costing a quarter of a million francs. Failure to fulfil this condition involved forfeiture of the concession, and as the concession had a distinct market value in spite of so many failures Duval, aware that he could never raise sufficient capital, came to an agreement with his acquaintance, Lefevre, who assumed sole and undivided responsibility. Lefevre made a desperate attempt to revive the casino at Monaco, but he seldom had a profitable day, and it was only when the time limit was expiring that he began the building of the casino on the rock now known as Monte Carlo. The foundation stone was laid by the prince, who was all anxiety for the success of the concern, but once again lack of capital caused trouble, and the syndicate was in a critical position when Blanc appeared on the scene, and a new era in the history of the principality of Monaco opened.

It was in 1863 that François Blanc, like the born organizer that he was, prepared a place of refuge for himself and his battalions to fall back upon in case of danger. The Napoleon of the gambling world was essentially a fighter, but he knew when to retreat. He once informed the editor of a famous newspaper that he always thought at least six months in advance of the average man, but when in 1863 he once more descended on Monaco he was thinking seven years ahead.

A confidential agent having reported to him that the

Lefevre syndicate was at its last financial gasp, Blanc drew one million seven hundred thousand francs from the bank and went to see him. He had not prepared any particular plan for dealing with Lefevre, but at first sight of his would-be rival he quickly determined on a most effective course of action.

"I can't remain here more than an hour," he said, slowly producing the bundle of notes, "and you must decide at once. Now I'm willing to give you one million seven hundred thousand francs for the casino, the concession and all your rights and those of your partners, but I'll withdraw the offer if you haggle. I'm going across to the hotel to have breakfast and if by the time I've finished you haven't made up your mind I'll return to Homburg with my money."

The hotel, the original of the famous Hôtel de Paris, was in 1863 little better than an eating house, and even while Blanc was having his modest meal he was planning to make it worthy of his enterprise, for he had grown more favourably inclined towards Monaco and he was keen on obtaining control of it.

Half an hour after his parting from Lefevre he met that person waiting for him outside the hotel.

"What's your decision, my friend?" said Blanc, affecting indifference.

"Give me the money," Lefevre replied, and in that moment the real Monte Carlo was born.

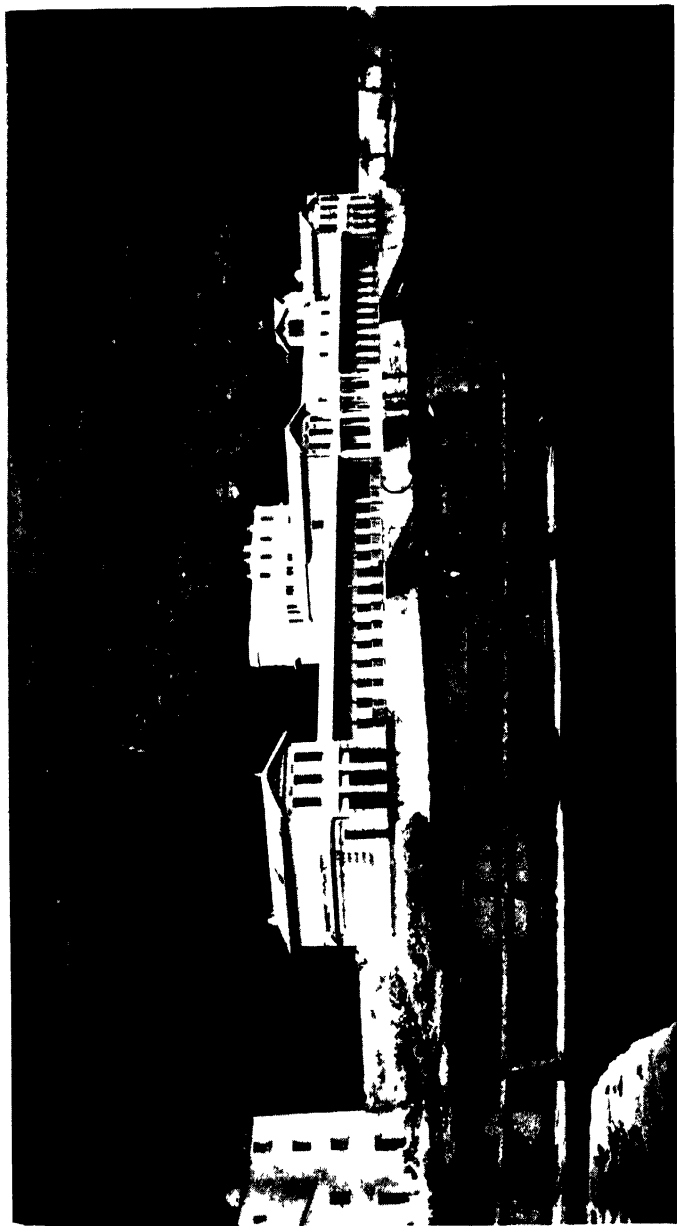
Blanc's next interview was with the reigning prince, and any objections that personage might have felt inclined to offer were removed by the very generous terms the Frenchman offered him. They were so generous, indeed, that His Highness's greed was temporarily satiated by a guarantee of an annual payment of fifty thousand francs, a royalty of one-tenth of the profits

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of the establishment, the payment, feeding and clothing of the prince's army of one hundred and twenty men, the maintenance of a police force of eighty and, in fact, the subsidizing of all the public services, including the Church. Blanc, that prince of cynics, undertook to give the local clergy a living wage and to erect churches where they might preach against the evils of gambling, and to render the services more effective and attractive he expressed his willingness to pay for well-trained choirs. Nothing was omitted that related to the moral and physical welfare of the locals, for François Blanc had learnt his lesson at Homburg and he was determined that the only persons who would not be able to court ruin by entering his casino were those who lived within its shadow. All foreigners would be legitimate prey, but the native, studied and pampered, would be placed beyond temptation. Happiness and prosperity were thus guaranteed to all Monagascans, from the prince downwards, in return for an exclusive gambling concession for fifty years.

Ages before François Blanc was born a prophet had said of the principality, "Monaco on the rock which neither sows nor reaps, and yet must eat," and it was the Parisian ex-waiter who solved the riddle of these prophetic words.

Later on when he had become accustomed to the luxury of a large income the pride of the prince was wounded by criticisms of his partnership with an ex-waiter in the exploitation of human weaknesses. The wound was not deep enough to incline him to abandon the whole business and wipe out the cause of offence, but he had a conscience to salve, and he decided that the only way to preserve his dignity and his princely pride was to decline the ten per cent royalty on the profits of



THE ORIGINAL BATHING ESTABLISHMENT IN THE CONDEMNED FROM WHICH THE ORIGINAL COMPANY TOOK  
ITS NAME



the casino. Equally desirous, however, of preserving the means which enabled him to be dignified and proud, he insisted on the guaranteed annual payment being increased to a figure which left a generous margin for any sudden and abnormal swelling of the casino profits. Blanc wisely did not stand on his rights but agreed to the alteration, and the Prince of Monaco and its uncrowned king thus dissolved on paper their partnership which actually was strengthened by the new arrangement.

There was, however, a seven years' apprenticeship to capricious fortune before either prince or concessionnaire could be certain that their joint enterprise would be a real success. François Blanc at once invested some of his Homburg millions in altering the face of Monte Carlo. His means commanded the services of a medley of workers including Scottish gardeners, French architects, German and Italian labourers, and a choice collection of notorious adventurers who were the bullies as well as the protectors of the casino by the sea. But Homburg was his favourite, and he would never have made Monte Carlo his headquarters had it not been for his compulsory evacuation of the German town.

Between the years 1863 and 1870 the casino steadily progressed in spite of the absence of its master-mind. Its glorious position by the Mediterranean was enhanced by the handiwork of the architects and the gardeners so that it became a sheer joy to the eye, and with Nice, Cannes, Mentone and other places on the Riviera increasing in popularity Monte Carlo, even before the railway came in 1868, annually attracted thousands, instead of the hundreds under the pre-Blanc regime. Yet it was always touch and go as to whether there would be sufficient profits to meet all payments at the end of



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each financial year. But Blanc was tactful and paid the prince first, for whatever difficulties might be confronting him he never swerved in the belief that given sufficient time he would wring millions out of the concession. Accordingly he did everything in his power to retain the goodwill of the reigning prince, and, after His Highness, that of the ecclesiastics, and all of them must have appreciated the material benefits the Frenchman had brought the State.

The cancer of decay had spread its blight over the whole principality until Blanc had appeared and with his Homburg gains had eradicated it. The touch of money had magically transformed the most poverty-stricken and comically miserable Court in Europe into a palace fit for kings to live in. Before Blanc the building on the rock of Monaco inhabited by the prince was a gigantic slum, the rooms half bare with rickety furniture, the upholstery of which had long since been reduced to rags, and in the audience chamber a throne which remained on its four legs only because it was never used. But as soon as Blanc came to smile and smirk and hand over part of what his detractors called the "wages of sin," there was joy in Monaco, especially amongst the royal servants, who had almost forgotten what their salaries were supposed to be.

A similar story could be told of the ecclesiastics, and of course the local "army" and police also benefited by the ex-waiter's partnership with their ruler. They had been existing on a rock, but now, thanks to François Blanc, they found themselves living in a pleasure garden, and the lethargy of centuries vanished and the principality of Monaco became alive and lively.

Blanc fulfilled all his obligations in spite of some setbacks and many anxious moments. When there was

no railway to link Monte Carlo with Nice on one side and with Mentone on the other, he accommodated gamblers at Nice by chartering the *Palmaria* and having it renovated and rendered habitable. Every day this boat carried speculators to the Port of Hercules in the Condamine and from there brakes brought them to the casino. Visitors from Mentone came, of course, by road, and as a rule they did not put in an appearance until the afternoon. The morning session was, therefore, almost exclusively monopolized by the crowd from Nice, and it was nothing unusual for the casino to remain deserted for hours owing to a storm at sea preventing the *Palmaria* putting into port.

The morning arrival of the boat was, therefore, as much a gamble to the casino as it was to those on board. Fine weather meant goodly profits, and bad weather the reverse, and the brakeload of croupiers on their way from the Condamine in the morning to begin their duties carried joyous expressions if the sun was shining and the sea was calm. One of the most amusing and curious incidents in the early years of Monte Carlo was the daily spectacle of a croupier sitting on the steps of the casino searching the sea through a huge telescope for the first signs of a boatful of optimistic gamblers from Nice. When the *Palmaria* appeared on the horizon the telescope was put away and preparations made for the reception of the visitors. There were tantalizing times, however, when the boat manœuvred unsuccessfully in the teeth of a storm to reach port, and the group of croupiers watching it despondently calculated how much the storm had cost them. For when the *Palmaria* was compelled to return to Nice with its passengers' capital intact the casino was deprived of profits amounting to some thousands of francs,

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and the staff knew that if their salaries were not jeopardized their chances of promotion were lessened or postponed.

The yearly profits varied considerably during those experimental years, and were not always in proportion to the number of visitors. In 1864 the casino, trivial by comparison with the present building which it now serves in the lowly capacity of cloakroom, received seventy thousand persons, which was the average for the next four years. Then there was a sudden jump to a hundred thousand, and in 1870 one hundred and twenty thousand. The figures are remarkable in view of the travelling difficulties and the rivalry of the German gambling houses, but, whether winning or losing, gamblers seldom failed to bear testimony to the loveliness of the new resort François Blanc's millions had created. Thousands visited it with no intention of entering the casino and, of course, were unable to resist the lure of the rooms. Many came to denounce it and remained to play, and everybody agreed that it was a disgrace to Europe, and came again. The Hôtel de Paris was already one of the best on the Riviera, and the rock had the immense advantage of revealing all its loveliness at first sight. There was no need to spend hours searching for out-of-the-way allurements. It was as though all the natural beauties of sea and land were epitomized and modelled and presented as a single spectacle. Perhaps that was why lovers of nature who protested they had a horror of gambling invariably sought refuge in the casino from the monotony of beauty which was obvious and superficial!

"I will attract people to Monte Carlo," said François Blanc, when one of his unintelligent satellites criticized adversely the huge expenditure on the gardens and the



THE CASINO (FOURTH BUILDING FROM LEFT) ON THE ROCK OF MONACO OPPOSITE THE PRINCE'S PALACE  
*From an old print depicting a scene of troops*



roads. "They will not come to gamble, but the rooms will see them all the same."

Very little has been written about the Monte Carlo of the sixties, but fortunately one famous man of letters visited it three years after François Blanc had bought the concession and had begun to remake the rock. Writing in his diary \* under date of March 22nd, 1866, John Addington Symonds gives us a very vivid picture of the first casino, and with not more than a word here and there deleted his account could be dated 1925. His description is characteristic of the man.

"After dawdling about Monaco itself we went round to the 'Jeux'—a large gambling-house established on the shore near Monaco, upon the road to Mentone. There is a splendid hotel there, and the large house of sin, blazing with gas lamps by night. So we saw it from the road beneath Turbia our first night, flaming and shining by the shore like Pandemonium, or the habitation of some romantic witch. This place, in truth, resembles the gardens of Alcina, or any other magician's trap for catching souls, which poets have devised. It lies close by the sea in a hollow of the sheltering hills. There winter cannot come—the flowers bloom, the waves dance, and sunlight laughs all through the year. The air swoons with scent of lemon groves; tall palm trees wave their branches in the garden; music of the softest, loudest, most inebriating passion, swells from the palace; rich meats and wines are served in a gorgeously painted hall; cool corridors and sunny seats stand ready for the noontide heat or evening calm; without are olive gardens, green and fresh and full of flowers. But the witch herself holds her high court and never-ending festival of sin in the hall of the green tables. There is a passion

\* "J. A. Symonds, a Biography." John Murray.

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which subdues all others, making music, sweet scents, and delicious food, the splash of the melodious waves, the evening air and freedom of the everlasting hills, subserve her own supremacy.

“When the fiend of play has entered into a man, what does he care for the beauties of nature or even for the pleasure of the sense? Yet in the moments of his trial he must drain the cup of passion, therefore let him have companions—splendid women, with bold eyes and golden hair and marble columns of imperial throats, to laugh with him, to sing shrill songs, to drink, to tempt the glassy deep at midnight when the cold moon shines, or all the headlands glimmer with grey phosphorescence, and the palace sends its flaring lights and sound of cymbals to the hills. And many, too, there are over whom love and wine hold empire hardly less entire than play. This is no vision; it is sober, sad reality. I have seen it to-day with my own eyes. I have been inside the palace, and have breathed its air. In no other place could this riotous daughter of hell have set her throne so seducingly. Here are the Sirens and Calypso and Dame Venus of Tannhäuser’s dream. Almost every other scene of dissipation has disappointed me by its monotony and sordidness. But this inebriates; here nature is so lavish, so beautiful, so softly luxurious, that the harlot’s cup is thrice more sweet to the taste, more stealing of the senses than elsewhere. I felt, while we listened to the music, strolled about the gardens, and lounged in the play-rooms, as I have sometimes felt at the opera. All other pleasures, thoughts, and interests of life seemed to be far off and trivial for the time. I was beclouded, carried off my balance, lapped in strange forebodings of things infinite outside me in the human heart. Yet all was unreal; for the touch of reason, like

the hand of Galahad, caused the boiling of this impure fountain to cease—the wizard's castle disappeared, and, as I drove homeward to Mentone, the solemn hills and skies and seas remained, and that house was, as it were, a mirage.

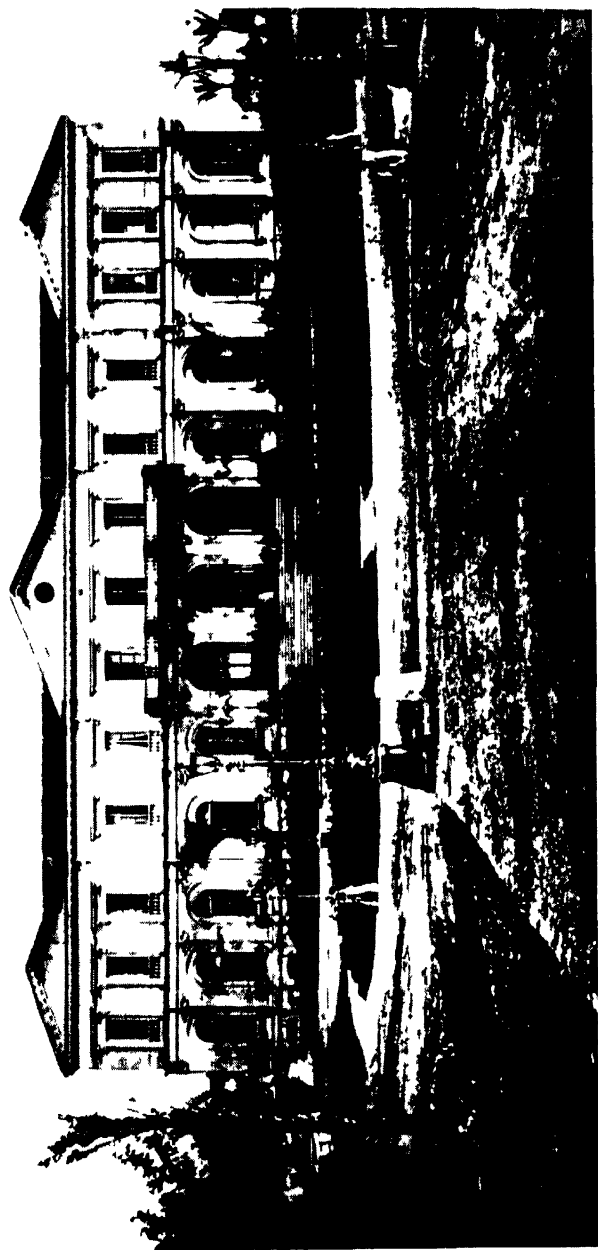
“Inside the gaming-house play was going forward like a business. Roulette and rouge et noir tables were crowded. Little could be heard but the monotonous voice of the croupiers, the rattle of gold under their wooden shovels, and the clicking of the ball that spun for roulette. Imperturbable gravity sat on the faces of men who lost or won. Several stern-faced, middle-aged women were making small stakes, and accurately pricking all the chances of the game on cards. A low buzz ran through the room, but this came chiefly from the lookers-on like ourselves. Occasionally a more than usually loud trumpet or shrill clarionette sounded from the music hall. Two men attracted my interest. One was a terrier-faced Englishman, with reddish hair and a sanguine complexion. He staked largely, and laughed at his winnings and losings indifferently. A very astute man, who did not play himself, seemed to be backing him up and giving him advice. The other was a splendid-looking fellow—a tall, handsome, well-made Piedmontese he seemed to be—at least he had a favourable resemblance to Victor Emmanuel. His small head, with crisp brown hair, fresh colour, light moustache and long imperial, cold bluish eyes, and steadfast frown, was set upon a little muscular neck, and that upon the body of a Hermes with most perfect hands. There was something innocent in his face; yet the whole man looked like a sleek panther. It would be easy to love him; the woman who should love him would be happy for some days, and then would most probably be broken. But



strong determination and cool devilry sat in his face. He seemed once to lose everything. Then he went out and soon returned with bank notes, some of which he paid away and some of which he staked. Then he gained gold, bank notes and rouleaux, but he still continued playing with perfect sang-froid. When the rouge et noir stopped for a minute, he got up and made a large stake at roulette, and left a serving man to watch it for him when his favourite game began again. C. said he was like Rolla. Certainly when he is ruined he will shoot himself. At present he is fresh and fair and charming to look at, his great physical strength, though tempered wickedly, being a refreshing spectacle.

"The croupiers are either fat, sensual cormorants, or sallow, lean-cheeked vultures, or suspicious foxes. So I term them; yet they only look like wicked bankers' clerks, like men narrowed and made sordid by constant contact with money in a heartless trade, and corrupted by familiarity with turns of luck instead of honourable business rules. Compare them with Coutts' men to note the difference. It is very discernible; for, though in externals much alike, these men of the gaming bank show every trace of a dissolute youth and a vile calling, of low sensuality and hardened avarice, upon their faces.

"We noticed that almost all the gamesters had light blue eyes. No exhibition of despair was visible; yet I saw many very jaded young men, and nervous old men, blear-eyed fellows staking eagerly five-franc pieces. My young Rolla was the royal one—the prince of gamblers in that room—and but for him the place would have had no romance for me. It must be an odd life; lounging and smoking in the gardens, listening to Verdi in the music hall, gormandizing in the *salle à manger*, and enjoying every beauty of southern spring, together with



THE CASINO IN 1869



the fiery pleasures of that hazard. Eschman says, he had once to pawn his own clothes for a young fellow who gambled away £2,000 at Homburg, and then wanted to go back to England. I have not enough continuity of good spirits, of self-deception, and of resolution, to gamble. Under the influence of some kind of passion, I could fancy going into it for a moment, but the yoke would be to me most odious. How nerves can bear it I wonder. But my Rolla's nerves are tigerish, and like the tickling which would rend me to atoms. Perfect coolness and concentration of fever-producing calm marked this man. His whole soul was in the play."

Symonds had not the temperament of the gambler, and neither had another illustrious invalid who was compelled by weak lungs to seek a reprieve from death in the south of France. I refer to Robert Louis Stevenson. He, however, did not know Monte Carlo until it had become the recognized gambling centre of the world. The two *littérateurs* found a great deal to admire on the historic rock, and Stevenson, who was never a hypocrite, declined to indulge in the conventional tirade against the casino. Because it did not interest him he did not denounce it, remembering no doubt that we are all sinners even if we do not all commit the same sins. To him the only flaw in the well-ordered and well-governed principality was the pigeon-shooting, and since he expressed his detestation of that practice more than forty years ago his lead has been followed by hundreds of eminent persons, including the late reigning prince.

When Symonds came to Monte Carlo in the sixties the place was hardly known beyond the confines of the Riviera. The gambling fraternity had, of course, heard of the latest Blanc enterprise, but Homburg was still their Mecca, and very few professional gamblers played

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in the rooms. Blanc's early profits there were made out of the residents of Nice and the other adjacent towns, while the English who patronized the casino were chiefly invalids from Mentone and visitors to Nice and Cannes who were able to afford the luxury of spending the winter abroad. The English press never mentioned the Société des Bains de Mer de Monaco, to quote the fanciful title which Blanc bestowed on his enterprise, and as Monte Carlo was not news in those days only the subsidized press referred to it at all. Did anyone in those far off times travel to Monaco to have sea baths? Was anyone deceived by the grandiloquent disguise for a mere gambling saloon? François Blanc paid a tribute to virtue when he endeavoured to give his special vice a harmless and disarming name. But no one troubled to remember the society that apparently devoted itself to providing brine baths for the multitude, and from the very beginning it was simply Monte Carlo, and Monte Carlo meant roulette and trente-et-quarante and nothing more. Later the title was amplified and became the Société Anonyme des Bains de Mer et Cercle des Étrangers de Monaco, but even the addition of a genuine bathing establishment did not have a result which the administration would have been surprised at, and the sea baths have yet to reduce the daily attendance in the rooms.

To Symonds Monte Carlo was simply a gambling hell, and as the vigilant Blanc was not there to maintain a strict supervision it did not lack devils. The riff-raff of the Riviera descended on it nightly, and it took some time to convince them that the casino was not to be their happy hunting ground. Some of them managed to get past the attendants, but the majority remained hidden until darkness fell and then they came like rats

out of their holes to prey upon the unsuspecting pedestrian. The police force had to be doubled to deal with these ruffians, and it was not unusual for a successful speculator in roulette to hire a couple of policemen to escort him to his hotel or villa if it was beyond the Place du Casino.

Another source of trouble was the gambler who had fled from the scene of his ruin at Homburg to Monte Carlo determined to be revenged on Blanc. He was ready to cheat or cut a throat or do anything to replenish his purse, and if recognized and warned away from the door invariably created a scene. One of these adventurers, a Polish count, who had squandered several million francs in ten years, actually forged a document in the name of François Blanc ordering the manager of the Monte Carlo casino to advance him fifty thousand francs. He lost the whole of the amount in a single night and was going over to the Hôtel de Paris to fabricate another order on the casino when he was recognized by one of the croupiers who had been with him at the University of Paris. This croupier, once a rich man, had lost his entire fortune at Homburg and when contemplating suicide had been offered the alternative of the post of croupier. Acting on the principle that it is better to stay in the world you know than to go to a world you do not know, the offer had been accepted, and as Blanc inspired what was in the circumstances an extraordinary and tenacious loyalty in his employés the croupier, who like Newman Noggs had once been a gentleman, denounced his former friend and incidentally saved his employer fifty thousand francs. There was, of course, no prosecution, for the money the casino had lent with one hand had been taken back with the other, and the Polish count was merely conducted to an eminence from

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which he could see Nice and advised to sleep there that night. He promptly acted on that advice.

A more daring attempt was the work of a waiter from an hotel at Nice. Seating himself at the special table which was that night the favourite of the biggest gamblers, he waited until it was almost covered with notes and coins before he drew a pistol from his pocket and fired in the air. There was an immediate stampede, women shrieking and men cursing, and the waiter was able in the confusion to scoop up what was to him a fortune in notes and then lose himself in the crowd.

But I do not think any trick has ever been brought off successfully twice at Monte Carlo. This certainly was not, although it was attempted again and again in the ensuing years. The waiter might have gone far as a criminal had he not talked boastfully of his achievement after the hubbub had died down and he was the owner of a small hotel at Nice, for his own story of the exploit was not a month old when his dead body was found in the harbour. The verdict was suicide, but those who professed to know their Monte Carlo in the sixties talked mysteriously of the movements of the chief of the Blanc secret police whose well paid position had been nearly forfeited because he had failed to prevent the thief escaping from the rooms. They had seen him in Nice the day of the man's death, and they declined to believe that the visit had no connection with the tragedy.

The representatives of Blanc had a hard task in keeping criminals at bay, especially the men and women who had been driven to crime by their failures in the rooms at Homburg and who considered they had a prescriptive right to recoup themselves at the branch establishment at Monte Carlo. Acting on the orders of their chief,



THE CASINO IN 1869 VIEW FROM SEA



## CHAPTER II

UNWILLING to abandon his beloved Homburg, Blanc hoped against hope that by a lavish yet judicious expenditure he might be able to avert the consequences of the growing prejudice against him and his works in Germany. He did not wish to settle permanently on the rock to which he had given the name of Monte Carlo instead of the Élysée Alberto which the fallen syndicate had proposed, and, although he intended to develop the place so that he might keep his contract with the prince, he wished Homburg to retain its supremacy and Monte Carlo to remain a mere branch establishment. François Blanc had never been addicted to reading, and he had experienced but little of the methods which the school teacher of those days utilized to convert ignorance into stupidity. He belonged to the old school—meaning no school at all—and as he was in a position to hire a university graduate to keep an eye on the newspapers for him he had a natural contempt for learning. It was, perhaps, just as well for his peace of mind that this was so, for during the last years of the existence of Homburg as a gambling centre the papers of Europe never ceased to denounce him. Blanc had his own friends on the press—swashbucklers and mercenaries who were prepared to fight for what seemed right to them in view of a generous consideration. But while they ministered to the vanity of their paymaster they could not save him, and in 1868 he was given notice to quit, four years being allowed for the

packing-up process in lieu of compensation for his rights under the treaty he had signed with the Homburg authorities. But the outcome of the Franco-Prussian war halved the period of grace, and in 1870 Blanc retreated to Monte Carlo with his army of croupiers to give to the world a greater and a more beautiful gambling centre than Homburg.

To the jaded purveyor of roulette Monte Carlo must have promised a new lease of life as well as of prosperity, for in 1870 it must have looked its loveliest. The Place du Casino was then a garden and not a railed-in suburban plot, and the ugly Café de Paris was unknown. The small building which served as the casino was suitably modest in the midst of so much beauty, and the visitor was something better than a mere tourist entirely surrounded by hotels. Blanc, however, knew that whereas the garden by the sea would draw its thousands, the casino would draw its tens of thousands, and he had it enlarged at once. Additions were made at intervals spread over thirty years, and the result is a monument to the strident school of architecture, the *chef d'œuvre* of which is the Albert Memorial.

With his wife in command at the Hôtel de Paris Blanc's first task was to increase the efficiency of the casino staff, and when his clientèle from Homburg began to trickle through they discovered to their surprise and pleasure that he had excelled himself. For as one of their number remarked at the time, they could lose nothing by the change except their money.

Meanwhile, Madame Blanc, the power behind the maker of Monte Carlo, was not idle. She had been Blanc's wife for sixteen years when they settled down on the rock, but her personality and her gifts had had

little scope at Homburg, despite her husband's millions and influence, because it had been impossible for the locals to take seriously the pretensions of one they never forgot had been a servant girl. The Homburgers believed that Charlotte Hensel had compelled Blanc to marry her, and there was a legend of a dramatic scene in his office when the fair-haired German girl had proposed marriage to the "eminent financier" with a pistol in her right hand. Whether or not compulsion played its part in his matrimonial gamble, it proved an immensely profitable speculation for Blanc, who gained an invaluable partner and a counsellor whose wisdom never failed him. It was a long step from the position of humble servant girl to that of head of the household of a multi-millionaire, but Charlotte Hensel bridged the gulf easily and gracefully. It hurt her pride that Homburg society would not receive her, and it is possible that she was not displeased when the success of Prussia evicted her husband. At Monte Carlo she was able to begin a new life amidst a people who were to know her only as the autocratic dispenser of concessions and money, and until her death in 1881 as the uncrowned queen of Monaco.

There were, of course, awkward incidents in the early days of the Blanc invasion of Monaco. Small armies, like small men, are generally touchy about their dignity, and the ten officers who were responsible for the prince's "army" of a hundred protested against the order to salute Monsieur and Madame Blanc whenever they appeared in public. Blanc was a lover of peace, and when incipient mutiny endangered his influence he wished to yield his right to this mark of respect, but Madame refused to be baulked of any of her social distinctions. Sixteen years previously she had been scrubbing steps, and now, naturally enough, she was

proud of the honour of an army's salute even if that army was so tiny that it could have performed its annual manœuvres in a back garden.

"Tell the prince to send them about their business and that you'll provide him with a new army," said Madame Blanc, and there was no more trouble from that quarter.

With all her dignity and ambition, however, the woman was very practical. The time had not yet come for her to create a salon where she could receive *littérateurs*, artists, musicians, and gamblers, ruined and otherwise, but of impeccable pedigree. Monte Carlo was as yet in the speculative stage, and, as she had encouraged her husband to risk the millions he had wrung out of Homburg, she felt it her duty to turn her knowledge of domestic economy to profit. She therefore managed the Hôtel de Paris, and she managed it well. There was a table d'hôte dinner in those days costing five francs, wine included, and the gambler who had lost his all was usually informed by Madame that he need not pay his bill until his luck had changed. Of course this concession was made only to those persons she knew could obtain further sums from home—the utterly ruined gambler was encouraged to depart immediately—and, flattered and touched by Madame's sympathy, they invariably renewed the unequal contest. But as he lost to Monsieur Blanc what he owed to Madame the firm was not a sou the worse when, finally cleaned out, the unfortunate speculator in roulette vanished.

Her husband's chief difficulties were with the press. It had taken him many years to learn that the printed word has a peculiar power of its own, but at Homburg he had scarcely done more than experiment in the dubious art of newspaper bribery. The moment, however, Monte

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Carlo became his sole means of existence he decided to enlist some of the battalions of the press on his side, and he chose as the instrument for his purpose Villesemant, the notorious editor of the *Figaro*. Villesemant, an extravagant adventurer with a gorilla-like exterior and simian mind, gained the friendship of the Blancs by a tactful laudation of Madame in the columns of his seedy paper, and as he knew everybody on the Parisian press he was able to advise Blanc in the distribution of the half million francs he set aside annually for the goodwill of the journalists. It was at Villesemant's suggestion that the editor of a Parisian daily newspaper was paid twenty-five thousand francs a year on the condition that Monte Carlo was mentioned in every issue. The contract was not easy to fulfil, but the ingenious editor was able to keep strictly to the letter of the agreement by reporting daily the state of the weather at Monte Carlo. Local sheets sprang up in the night like mushrooms and existed as long, save in those few cases where Blanc granted a subsidy. He was not at all anxious, however, about the Monte Carlo press—he knew he could convince the Monagascans that whatever the rest of the world might think of him he was their benefactor and their best friend—and it was the continental and the British press that he wished to influence. Of course many papers were not to be bribed, and it is impossible to believe that Blanc received any value for the half million francs he expended yearly, but he and his successors were satisfied, and they were the best judges after all. Bribery, however, is ever dangerous because it inevitably creates greater crimes, and when it became known that François Blanc was willing to pay for the suppression of facts and the publication of ingenious fictions every blackguard in Europe who could evolve

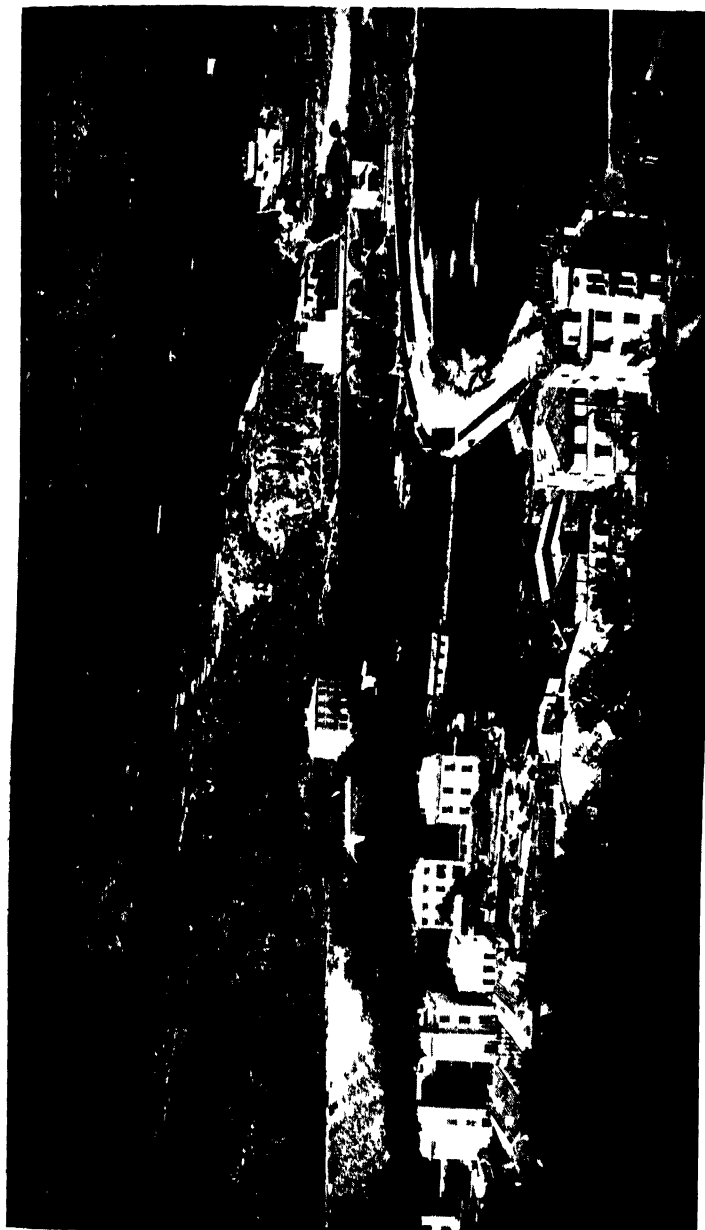
an ungrammatical paragraph flocked to the rock by the sea. It was impossible, of course, to satisfy their demands and, disappointed, they had recourse to threats. Blanc shrugged his shoulders and smiled, and the local police—who were really in the service of the casino which paid their salaries—did the rest, but from the safety of their garrets in Nice, Cannes, Paris and other places where denunciations of gambling are always popular if seldom turned to practical account, they hurled their anathemas against the casino and its proprietor.

Blackmailers are seldom original and are nearly always cowards, but one of the tribe in his endeavours to obtain gold from the reluctant Blanc displayed not a little originality and some courage. He had failed to frighten the proprietor of the casino by pretending to inaugurate a sort of holy war against gambling, and when Blanc declined to pay one hundred thousand francs for his goodwill the blackmailer sought for more effective weapons. Doubtless, Blanc had a shrewd notion that the rogue would not be able to gain the support of any members of that respectable portion of the community which provided the casino with clients, and the blackmailer himself could have had no great faith in the power of the underworld of the press to which he belonged. He therefore decided that something blatant and original and loud-voiced was necessary, and walking in the neighbourhood of the railway station at Nice one afternoon he saw the very thing he required. This was a huge hoarding denuded of advertisements although so situated that every traveller to Monte Carlo must notice it, and the blackmailer immediately obtained a six months' lease of it from the municipality. Then he telegraphed to Paris for an artist whose capacity for drink was in excess of his ability and his love of work,

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and commissioned him to convert the hoarding into a flamboyant parable of the evil caused by the casino at Monte Carlo.

Within a fortnight Nice was puzzled, distracted and amused by the sudden appearance of a series of tableaux on the great hoarding. Crowds congregated to inspect the warning to gamblers, and, curiously enough, ninety-nine per cent accepted the paintings as a serious effort on the part of a godly and religious-minded man to save his fellows from the most insidious of all vices. They murmured their approval as they gazed upon the crude and unconsciously funny sermon in most of the gaudy colours known to the painter's palette. The first picture represented the entrance to the casino, which the artist had laboured to make as alluring and tempting as possible. Then there was a quick change to the dramatic and the horrible, for the second depicted the gardens with the body of one suicide lying on the ground and the corpse of another hanging from a lamp-post. In the third was shown a white-faced woman in widow's weeds, her children clinging to her sombre skirts. Their countenances were meant to express varying degrees of sorrow, grief, destitution and hopelessness, but the artist had laid on his colours with a heavy hand, and all the figures looked like marionettes playing at death. The widow was supposed to be screaming imprecations at the casino as the cause of all her troubles, and the children were meant to be joining in her tirade. In the fourth we saw the Prince of Monaco, seated on a throne and wearing a crown of roulette, and Blanc handing him bags of gold and banknotes as his share of the profits from the casino, including the losses of the gentlemen lying on the ground and suspended from the lamp-post in the second tableau.



THE CONDAMINE FIFTY YEARS AGO





When news of the new use to which the hoarding at Nice railway station had been put reached Monte Carlo, Blanc despatched an agent to inspect and negotiate. He was not alarmed on his own account, but he feared that the prince might be offended, and he foresaw some financial loss if the pictures were allowed to remain in full view of travellers to the rock. That the blackmailer was possessed of no mean intelligence was obvious, and Blanc regretted he had not yielded to the first comparatively modest demand for one hundred thousand francs. This latest attack on him seemed crude and even clumsy, but he acknowledged its subtleties and admitted its cleverness. His enemy had taken into full consideration the fact that Nice was intensely jealous of Monte Carlo, and would rejoice to see it extinguished by the cancellation of the gambling concession, and he also appreciated the bid by the blackmailer for the sympathies of the religious and the sentimental. Accordingly he entered into negotiations, but when the blackmailer demanded one million francs for his rights in the hoarding the offer was rejected.

"I will not take a franc less," he said, again and again, "It's worth more than a million to you, for if it remains as it is, it must daily reduce the number of fools who enter your casino."

"I can't pay one million," said Blanc nervously, "I've had a bad season and such a payment is out of the question."

"You will have a much worse one," retorted the rogue coolly, and bowed his enemy out of the cheap hotel where he was compelled to reside until he knew the result of his "investment."

Several interviews with Blanc and with Blanc's agents were failures, but he may have derived consolation

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from the unexpected approval and admiration of foreigners the world over who were in ignorance of the facts. Descriptions of the hoarding were circulated throughout Europe and America, and in hundreds of churches sermons were preached on what the clergy described as the heroic efforts of a single man to eradicate the cancer of gambling. The blackmailer was depicted as a pure-minded champion of good who was apparently devoting his life to combating the vicious proclivities of Blanc and his satellites. Hundreds of letters of congratulation were sent to him by old women of both sexes and even the tract writers found inspiration in the hoarding and dedicated their effusions to him. Tourists who had no intention of visiting Monte Carlo travelled to Nice to inspect the wonderful "sermon in paint" and usually went away loudly praising its author. Meanwhile, the recipient of so much financially unprofitable praise was getting desperate because his hotel bill was as alarming as the attitude of its proprietor and the municipality was daily inquiring as to when it might expect the first instalment of the rent of the hoarding. A pæan of praise from an English paper was a poor substitute for ready money, and he wanted something more substantial than a pamphlet lauding him as Christianity's champion against the gambling evil. Afraid to venture into Monte Carlo lest the numerous secret agents of the casino might make a martyr of him, he could now negotiate only by post, but Blanc, who had by now regained his sense of proportion, ignored an offer to reduce the original demand by three-fourths, content to wait for time to give him the victory. As usual, he was right, for if Nice wished only the worst to Monte Carlo it was unwilling to subscribe to the good work, and when the blackmailer's rent was four months overdue its officers took possession of the

hoarding—put the brokers in, if the term may be used—and the “sermon in paint” disappeared and an advertisement of a wine company took its place. It was an inglorious end to the most remarkable of all blackmailing campaigns.

The blackmailer whose demands were comparatively modest was usually more fortunate, for it was well-known that Blanc lived in daily dread of a scandal which would destroy the state he had purchased, body and soul, before he had made profits greater than the capital he had sunk in it. For his yearly backsheesh of half a million francs to the press he got no return except an occasional glowing article praising Monte Carlo and all the race of Blancs, but he was more concerned with the suppression of the suicide statistics—never formidable but always liable to be exaggerated—and the enthusiastic circulation of stories concerning gamblers who had “broken the bank.” This was an advertisement he loved because it was an irresistible bait to the greedy, and if the stories of successful votaries of roulette were generally pure fiction they were none the less delightful to the old man for that, for it meant he was not a loser. Blanc could tolerate and even toady to a blackmailing journalist, but he regarded the gambler who won and did not subsequently disgorge his gains in the rooms as little better than a thief.

Once when a moneyless marauder from the staff of a Parisian daily paper informed him that he must have five thousand francs to gamble with in the casino it was given to him, Blanc’s disinclination being cured by a hint that if the journalist was not satisfied he would denounce Monte Carlo in a screaming article.

“It is just as well,” said Blanc, when the blackmailer had left his office, “he will lose it all and so it will come back to me.”

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For once he was mistaken, however. The journalist strolled into the rooms, threw a five franc piece on the red, lost it, and walked out again, the richer by four thousand, nine hundred and ninety-five francs with which to betake himself to his native city.

The swindled proprietor of the rooms accepted his defeat and disappointment philosophically, and the lost francs were debited to the press subsidy and regarded as a judicious investment. It was quite another matter, however, with an Austrian gambler who at the close of one season won two hundred thousand francs. This was an unusual gain, and Blanc, disturbed by it, tried to find consolation in the reflection that the Austrian would soon return and lose it all again. He was still in this optimistic mood when it was reported to him a month later that the Austrian was at Nice.

"Good, he will soon be here," exclaimed Blanc, rubbing his hands.

The following morning he happened to meet a friend of the successful gambler's and anxiously asked him if he had yet arrived.

"No, Monsieur," was the answer, given in a mournful tone, "he's dead. Poor fellow."

"Poor fellow!" exclaimed Blanc indignantly, "The rascal robs me of two hundred thousand francs and you call him poor."

Nothing can better illustrate his attitude towards the gamblers who provided him with millions of francs. "Red sometimes wins; black sometimes wins, but white always," was one of his favourite sayings, and he liked his clients to live up to it.

### CHAPTER III

**B**Y 1872 François Blanc had sunk the whole of his capital in the casino, and he had also risked a huge sum borrowed from Paris bankers, for the use of which he paid a fixed rate of interest. Yet when he died in 1877 he could leave nearly two hundred million francs to his family and apologize with his dying breath for not giving them more. Had he lived another ten years his fortune would have more than doubled itself, and it must have been a painful moment for the old man when he realized that he was to be parted from the legions of gamblers who daily came from the four corners of the earth to give him their money.

He had a cynical contempt for his subjects which he tried to conceal under a crusty manner, and survivors of that era still recall the curiously disturbing impression which the figure of the old man created wherever he appeared. Everybody seemed half afraid of the sturdy figure in the shabby frock-coat who was credited with knowing the secrets of all, and few dared to accost him in the rooms or in the Hôtel de Paris or on his way to his private residence, the building now known as the International Sporting Club. Stories were told of his army of secret agents, and popular rumour would have it that at the behest of their chief they would not stop at murder. He was supposed to have organized the most perfect system of espionage in the world, and it was said that while Monte Carlo slept he pored over reports from his spies. It was all no doubt exaggerated, but Blanc—who

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once described the average gambler as half a fool and half a knave—was not the man to take risks and in the case of the more prominent gamblers he saw to it that his curiosity concerning their financial history was satisfied. He trusted no one, not even his most confidential servants, and he took the most elaborate precautions to prevent the croupiers becoming the secret allies of the players. There was a special squad of inspectors to maintain an almost perpetual watch on their movements, and these in turn were kept under observation so that no one knew exactly whether he was working with a friend or a spy.

His croupiers lived in the Condamine (where some of them conducted small hotels and boarding-houses with the aid of their wives) and every day a couple of brakes carried them to the casino. The croupier had not been standardized then, and François Blanc's employés were a strange medley. Some were ruined gamblers whom Blanc had taken into his service because he knew so many of their secrets that he could trust them; others had been trained by him in their youth, and the remainder were men who had been recommended by influential patrons. With few exceptions they all assimilated and produced the type which is now peculiar to Monte Carlo. The exceptions gave Blanc and his successors some trouble, but on the whole the record of the Monte Carlo race of croupiers is an exceedingly good one. Intelligent enough to appreciate well-paid and easy work and philosophical enough to accept its monotony, they have served their masters loyally and faithfully. François Blanc, however, as the pioneer had to do the experimenting, and although from time to time since the early seventies fraudulent employés have been heard of, the losses they have involved the administration in have been inconsiderable.

One of the earliest frauds connived at by a croupier is still practised occasionally. It is one of those simple tricks which seldom fail to find victims because they appear to guarantee something for nothing, and, considering that after more than fifty years it can hoodwink the credulous, the elderly Englishwoman who was duped in 1873 may be acquitted of complete idiocy. She had attracted attention to herself by her high play and heavy losses, and the Frenchman who followed her into the Hôtel de Paris readily gained her attention by a polite expression of sympathy and a confession that he too had lost a fortune. When he added that he had recently regained his losses the lady became almost hysterically anxious to learn of his system, and with engaging frankness he told her that he had a friend amongst the croupiers who could turn up red or black as he wished. The croupier, he admitted, could not expose the numbers but he could control the colours, and they had arranged between them a simple code of signals, and all that the player had to do was to place the maximum on the colour indicated.

"Just previous to spinning the ball, madame," said the Frenchman, in a whisper, "he places his hand behind his back. If it is the right hand I play on red; if it is the left I put my money on the black. Of course I have to give him half my winnings, for he risks his situation and his liberty by helping me in the unequal contest with the tables."

The Englishwoman hesitated to participate in what was obviously a fraud, but her scruples were not proof against the arguments of her companion. He insisted that Blanc did not give gamblers an honest run for their money and that therefore they were entitled to retaliate with their own weapons. He also suggested that if

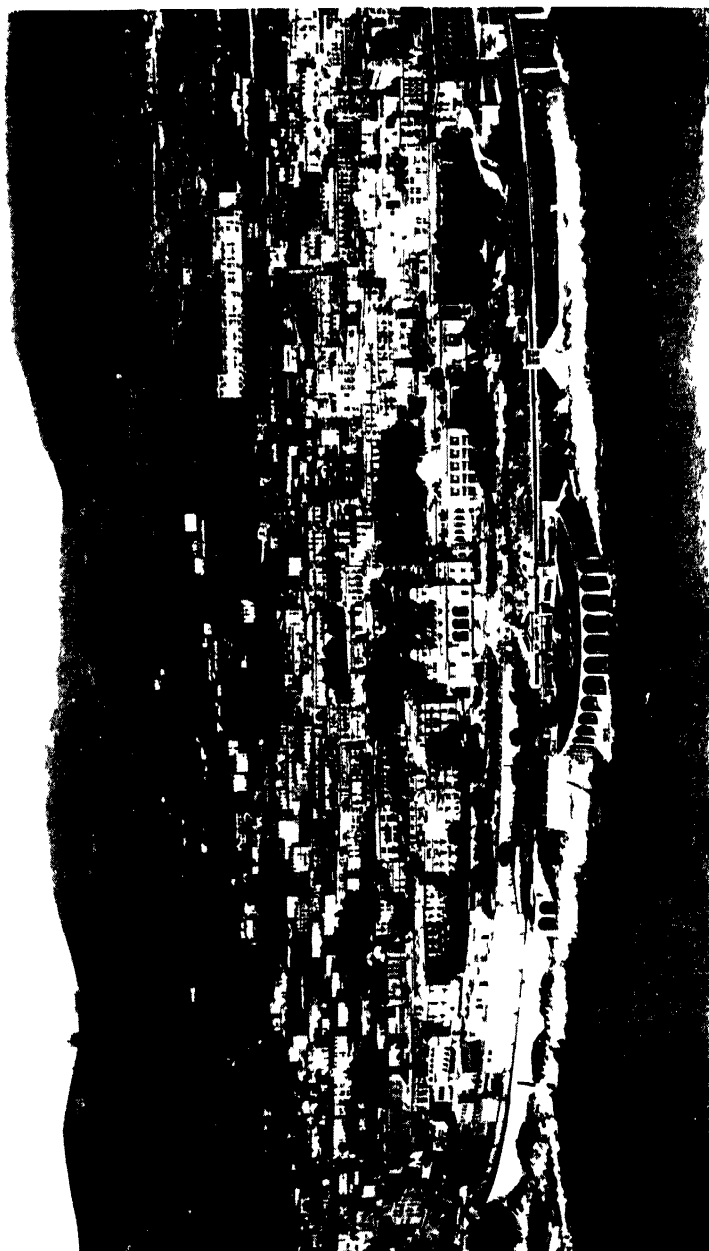


she did not care to win Blanc's money by this scheme she could stop as soon as she had regained her own money. The English conscience is never less yeasty than when amid strange environments, and the Englishwoman, who was as respectable as a second-rate suburb, accepted this suggestion with a cry of relief. She agreed to pay three thousand francs on every winning *coup*, her companion undertaking to hand it over to his friend, the croupier, in the hotel in the Condamine where the official resided. The croupiers then worked in shifts of four hours and the Englishwoman looked forward to winning back in that time the three hundred and fifty thousand francs she had lost since her arrival at Monte Carlo.

In company with the Frenchman she walked into the rooms after lunch, and he led her to a particular table and found a seat for her in full view of the operator of the wheel. Nothing happened in the way of signals until the seventh spin and then she saw the croupier straighten the back of his coat with his right hand. Immediately she placed six thousand francs on the red and a few moments later she was overjoyed to hear the cry, "Premier, rouge, manque et impair." Red had won and her six thousand francs had become twelve thousand. She had found the infallible system at last, and she was all the more happy because she had left her conscience behind in the hotel. To her dismay, however, the croupiers were changed at this point; though it was not until she had paid the Frenchman his confederate's share of the profits that she became aware of it.

"The *chef* may suspect him, madame," he whispered, when he had drawn her on one side. "He will be here again to-morrow and you can confidently play in *maximums*."

She did not suspect that he had purposely chosen the



MONTE CARLO



moment when the croupier was leaving off, nor did he say farewell when he escorted her back to the hotel although she never saw him again. She was disappointed when she was compelled to return to the rooms alone the next day, and she was embittered when, facing the presumably friendly croupier, she staked maximums in succession and lost them all. She still had no suspicion of the truth when she denounced in the hearing of certain hotel acquaintances the croupier who had pretended to be her friend and had proved himself to be in league with Blanc. She was then closely questioned and eventually the whole story of the fraud and the full extent of her folly was revealed to her. The croupier could not control red or black, and the fact that she had won six thousand francs at the first *coup* directed by the Frenchman was due simply to a fluke. The conspirators stood to gain three thousand francs and to lose nothing, for if the black had turned up it was not their money which would have been lost. Moreover, the croupiers were too well watched to care to endanger their positions by attempting any trickery with the roulette wheel, and the Englishwoman had been selected by the rogues because they imagined she would not have the courage to admit that she had joined in a conspiracy against the casino.

The affair became a general topic of conversation and eventually reached the ears of Blanc himself, who ordered one of his agents to investigate. A dossier of the missing Frenchman was compiled and, although he had masqueraded in Monte Carlo under a false name, he was identified as a professional swindler who had been expelled from the rooms at Homburg in the sixties. There was no available photograph of him, for photography was in its infancy, but a description of his appearance together with the history of his antecedents proved

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that he was a near relation to the croupier the Englishwoman subsequently identified as the Frenchman's accomplice. Confronted by the evidence the fellow admitted that they were brothers, and threw himself on the mercy of his employer. It was only, however, by returning to the Englishwoman the sum of three thousand francs that he escaped prosecution, but he was dismissed from his situation and ordered to leave Monaco that day.

It was only when Nice and Cannes provided facilities for trente-et-quarante, chemin de fer and other card games, that Blanc, alarmed at the possibility of serious rivalry to the casino, reluctantly admitted them. Thence onwards whenever a plausible stranger accosted new-comers to the principality and hinted at friendly croupiers willing to betray their trust, it was always trente-et-quarante which was named. The imaginary confederate was the man who distributed the cards, and who had to be well paid for guaranteeing the top row to beat the bottom or vice versa. For years this fraud flourished exceedingly—perhaps I ought to emphasize the fact that the libelled croupier had no acquaintance whatever with the plausible gentleman, and performed his duties with perfect probity—and adventurers who had been unfortunate at the tables obtained additional supplies of capital by pretending to be in league with the officials. Of course it often happened that the red did not triumph when backed, but on these occasions the swindler explained that at the last moment the dealer of the cards had discovered he was being watched with more than usual thoroughness by the *chef* and had been afraid to carry out his contract. Generally the explanation was swallowed, but now and then the victim realized the true state of affairs and vented his indignation in words and deeds. A fracas of this nature was the best means of exposing the fraud and stopping it, but it

is still attempted with success more than half a century after its inauguration. The elimination of the croupier as a confederate was a stroke of genius, for it doubled the profits of the swindler, and if since then it has not lessened the risk of a personal chastisement, the fraud is attractive because one successful *coup* in a season brings a large profit.

The reason for the good conduct of the average croupier is fairly obvious. He is well paid, is the recipient of many favours, and is under the almost parental control and care of the administration until his death. He begins on a salary equal to two hundred and fifty pounds a year and can rise to four hundred a year by seniority. There are many better paid posts which are open to him, and he knows that if he keeps in the good books of his employers his family will never want. But men have before now risked far more than this in their efforts to become rich, and it is the great care in the selection of candidates for the croupier training school that is mainly responsible for their present-day reputation. No longer can the ruined gambler or the failure from other professions obtain admission to the ranks of the croupiers. The administration gets them young now and trains them carefully in a cavernous apartment under the rooms, and they are the casino's, body, soul and spirit, from the very first day they begin their duties in the salons.

But if the croupier who is tempted will only look up the records detailing the exploits of those who have worked against the all-powerful administration he will discover additional reason for keeping faith with his employers. That reason is that whether the crooks have succeeded or failed, in practically every case the croupier has been the loser. The criminal with an original

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plan for robbing the casino, and who needs only the co-operation of one of the employés to make success certain, has always abandoned or betrayed or cheated his confederate, who usually has been the only person to be punished. His tempter, comforting himself with the reflection that the casino employé dare not even complain, has carried off the spoils, and the dupe is left with nothing but his fear of exposure and his helpless and inarticulate wrath.

In the early nineties there was a successful conspiracy against the casino which did not lack humour. A quartet of obscure Parisian journalists, whose duties had included the writing of panegyrics of Monte Carlo and the embellishment of stories of fortunate visitors who had "broken the bank," determined to form a syndicate to exploit a system in which they had sufficient belief to risk their united financial resources. Paris had just emerged from an anarchist scare during which one famous restaurant had been wrecked by a bomb and other experiments in intensive chemistry had petrified the upper ten and the other nine, for the anarchists were no respecters of persons. Thanks to a fearless press which had never hesitated to interview the marauders over the telephone or at the police station, the conspiracy had been exposed, and it was from a Paris recovering its breath and its sanity that the four journalists departed to seek a fortune. Chance led them to an hotel in the Condamine behind the present tennis courts, and owned by a croupier whose wife managed it. Residing in the same place was the lady's brother, also a croupier, but these facts were unknown to the Parisian journalists until after their puny capital had been raked into the coffers of the casino. They had gone to the hotel only because it was about the cheapest in the principality,

but it became too dear for them the night they returned to it without a *son*. The situation, however, was too serious for regrets or imprecations, and the four pale-faced, stricken men grappled with their problem in the spirit of do or die.

Suggestions were plentiful but unprofitable until one of them outlined a scheme inspired by the much-advertised campaign of the anarchists. It was common knowledge that the casino administration had inherited from François Blanc his livid dread of dynamite, and it was on this weakness that the quartet decided to play, certain that they had found a system which was unbeatable.

With a few empty tins and a few pieces of cardboard they constructed six imitation bombs, and to make them more realistic each had a piece of lamp-wick hanging from it. They were such clumsy-looking caricatures of the real thing that the journalists knew they would be accepted on sight as the handiwork of the anarchists and that the momentary scare created would result in a nine days' wondrous gossip in Monte Carlo. The next move in the play was to bribe with promises two night watchmen whose acquaintance they had made in the hotel. These guardians of the casino at once entered into the spirit of the joke and the enterprise, and on being promised a thousand francs each, undertook to place that night or early the following morning some of the "bombs" under the tables in the "Kitchen" and the remainder in sinister attitudes and positions adjoining the windows.

By the time the first stragglers from the hotels and the villas were taking their places at the little tables in front of the Café de Paris, preliminary to beginning another day's gambling, everybody in Monte Carlo



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seemed to have heard of the attempt of the anarchists to blow up the casino. For once the voice of the system monger was not heard in the land and the woman with a grievance against the goddess of Chance talked of something other than herself or listened to stories of the heroism of night watchmen who had grappled with the bombs and had rendered them harmless at the risk of their own lives.

Meanwhile, in the casino the manager was frantically trying to discover a method by which he could kill rumour. He had still to achieve the impossible when the four journalists were ushered into his presence and in the minimum of words demanded twenty-five thousand francs for the suppression of their lurid articles on the sensational attempt to destroy the casino. Vainly did the official strive to convince them that the whole affair had been a crude practical joke. When he produced for their inspection the ridiculous bombs they smiled cynically and hinted that they were too sophisticated to be deluded by this trick on the part of the administration to keep the truth from them. They talked in whispers amongst themselves of amusing their readers with an eloquent description of the subtilty of the management of the famous casino in hastily manufacturing imitation bombs in an effort to hoodwink the world into believing that the anarchists had not visited the casino. That was enough for the manager, who promised the twenty-five thousand francs, and paid it half an hour later.

The conspirators lunched at Nice, and were well on their way to Paris when the two night watchmen called at the hotel for their promised reward. They repeated the visit daily for a fortnight before they would admit that there was no honour amongst thieves, and then they were so exasperated that they betrayed themselves by

outbursts of anger against the quartet, either forgetting or in ignorance of the fact that the secret police of the casino were busy investigating the mystery of the comic bombs. It had, of course, become obvious to the management that something besides a practical joke had been intended by the planting of the bombs about the casino, and although they suspected their blackmailers they were not so much interested in the loss of twenty-five thousand francs as in the identity of the journalists' confederates amongst the staff. The bombs could not have been placed where they had been found without the assistance of one or more employés, and as every night watchman was now the object of a very close watch the fury of two of them was evidence too significant not to be tested. Eventually they were arrested and their guilt being proved, they were sentenced to two years' imprisonment.

## CHAPTER IV

THE general opinion in the early seventies was that the casino at Monte Carlo would not have a longer life than five years, and Blanc was regarded as a crazy speculator who had been infected by the gamblers whom he had despoiled at Homburg. It was known that the French Government was endeavouring to persuade Prince Charles to cancel the concession and that there was talk of forcible annexation by the newest of republics. François Blanc was warned that the days of his casino would be few, and he was advised to realize as much of his investment as he could and depart in peace to obscurity. But he merely shrugged his shoulders and gave orders for an enlargement of the casino and a speeding up of the train service from Nice, and when the prince informed him that the Monagascans, suddenly becoming more anxious about their souls than their bodies, were threatening revolution he had a decree issued abolishing all rates and taxes. That act killed the revolutionary spirit and made Blanc the hero of the populace. They became his slaves, and ever afterwards their only talk of revolution was whenever they heard of threats to close the casino. Every Eden must have its serpent, and the Monagascans, debarred from entering the rooms, could see no objection to an earthly paradise for which foreigners paid.

The reigning prince, if unwilling to take to his heart the ex-waiter and the ex-domestic servant, was undeniably proud of their handiwork. They had given



FRANÇOIS BLANC



him a palace fit for a king and had turned a rock into a garden, and they had made him rich at the comparatively trivial expense of his conscience. When France threatened him with extinction if he did not cast forth the Blancs and demolish their works, he sent his enemies in panic-stricken flight by declaring in the most emphatic terms that if he was deprived forcibly of his roulette revenues he would abdicate in favour of the German Emperor. But he never was in any real danger of losing his concession. He might be socially an outsider and his manners not those of the palace, but he was a money-spinner and the Grimaldi family had had sufficient experience of poverty to be willing to barter all their virtues for cash.

Meanwhile, the casino prospered. Blanc's policy had a veneer of generosity about it which deceived everybody. He was constantly throwing sprats to catch mackerel, and if he gave with one hand he took twice as much with the other. He was the first man to democratize the vice of gambling, which before his time had been almost the monopoly of the idler and the aristocrat. The great clubs which provided gilded youth and moneyed age with opportunities for demonstrating their inherent stupidity black-balled the self-made man and disdained the society of social inferiors. Blanc created a club for the whole world and charged no entrance fee. He threw it open to both sexes and made no inquiries as to the antecedents of his clients. All he asked was that they should behave decorously in the rooms.

He had, of course, the nucleus of a profitable clientèle in the struggling army of gamblers which followed him from Homburg. These were the incurables, men and women who could not be taught by experience the folly

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of high play. Blanc knew them all, their family history, the size of their estates, and the value of their jewellery. He was now something of a great man and inclined to hide himself in kingly seclusion, but whenever one of his more famous antagonists appeared in the casino at Monte Carlo he condescended to watch the play. If the gamester happened to be Garcia, Blanc acted as one of the *chefs de partie*, but it was not because he feared the luck of the most famous of all gamblers, for Garcia, who had waged a thirty years' war with Chance, was at the time of the establishment of the Blanc casino at Monte Carlo a spent force.

It must have been a strange scene and one provocative of many thoughts, pleasant and otherwise, when François Blanc presided over the table in that part of the casino now known as the "Kitchen," and his arch enemy—the man who had once threatened to smash him—attempted with the aid of capital subscribed by friends to recapture some of that luck which had once made him a millionaire. The dark-visaged Spaniard would sit huddled up like a monkey, his withered fingers clutching convulsively the pencil which recorded the workings of his system, and his small, beady eyes revealing in flashes of despair or hope the progress of a contest which Blanc watched with a coolness savouring of contempt.

In the early days of Homburg Garcia had entered the rooms there with five thousand francs in his pocket, and six hours later François Blanc had been flabbergasted by the news that the five thousand francs had become half a million. It was incredible, unbelievable, especially as Garcia, a convicted cheat, had been under the strictest surveillance all the time, and must therefore have played fairly. Blanc hurried forth to offer insincere

homage and greetings to the victor and to invite him to renew the combat next day. Garcia grinned, accepted, and returned to win another half million. This was outrageous to the proprietor of the rooms, who anticipated having to wait a long time before he could win the money back. He was therefore delighted when Garcia asked permission to stake sixty thousand francs instead of the maximum, which was only one-fifth of that total. Blanc took charge of the table, and did his utmost, but Garcia's system seemed to be unbeatable, and his gains passed the two million mark. Indeed, so heavy was the drain on the resources of the casino that Blanc was compelled to go to Paris to raise additional capital, and it was only after many refusals that he succeeded in obtaining the money necessary to keep the rooms at Homburg open. To the end of his life he never forgot how near he had been to ruin because of the marvellous Garcia system.

"He will lose it all again to me," said Blanc, when his satellites condoled with him.

Satellites, however, are usually gossips, and the words were repeated to Garcia, who promptly sent back a message to the effect that he had sworn never to gamble again as long as he lived and fully intended to keep his gains.

Had Garcia lost his five thousand francs it is possible that he would have seen the inside of the gaol at Homburg, for his reputation was so unsavoury that in all probability he would have been arrested and expelled. But the successful gambler—whether in cards, roulette, stocks and shares, wheat or human lives—is for some obscure reason regarded as a hero, and when Garcia drove off from Homburg in a resplendent carriage he was followed by a cheering mob. He was now the



owner of more than three million francs, and he could afford to crown his campaign of fraud by building a church in his native town in Spain. It was a magnificent gesture, an outward and visible sign of his victory over the redoubtable Blanc, who, as we know, had the last and the better word, for with the money won by his casino at Monte Carlo he endowed a church and his family built a cathedral. There were, however, loud lamentations in the Blanc camp when Garcia purchased a mansion near Baden-Baden, and resolutely refused to touch a card or discuss gaming. A couple of years went by and the money he had won from Blanc was still intact. François decided it was lost and that the age of miracles had not passed, for Garcia was the first professional gambler he had known to reform.

Unfortunately for the Spaniard he took to visiting the rooms at Baden-Baden, although not as a player. He thought he could resist temptation, and he did so for a time, but one afternoon he was accosted by the Duc de Morny, whose recognition of him in public was a piece of flattery so welcome that the ex-gambler was almost overcome by it.

"Will you be so kind as to explain your famous system to me?" said the duke ingratiatingly.

"I have sworn not to play again, monseigneur," answered Garcia hesitatingly.

"But you can keep your oath and yet show me the system," Morny said, with a smile, "I will provide the capital necessary for the demonstration. You can play for me and not for yourself."

The duke produced ten thousand francs and Garcia began to play for him, but in six *coups* the whole of the capital was lost.

"It's not the fault of the system," Garcia muttered,

and to prove his statement produced twenty thousand francs from his own pocket. His one object now was to regain the duke's losses and once he had accomplished that leave the rooms. But almost unconsciously he was fascinated by the familiar table and he became so absorbed in the contest that he was as much surprised at the time he had been playing as at the amount of his losses—half a million francs—when play ceased for the day.

It was now too late to retreat, even had he desired to fly from temptation. He was the old Garcia again, the gambler and adventurer who was unwilling to admit that he could be beaten, and ready to take any risk. The result can be guessed, and Blanc must have chuckled when he heard that Garcia had lost every franc he possessed and that the palatial residence had been sold and the proceeds flung into the insatiable jaws of King Roulette. Insult was added to injury when the Spaniard was banished from Baden-Baden because he was an undesirable pauper, but he managed to exist somehow until the casino at Monte Carlo was taken in hand by Blanc, and then, as the result of an appeal to his friends, he raised sufficient capital to take him to the principality, so that he might test his system once again and recover his lost millions.

Such was the man François Blanc faced in the rooms at Monte Carlo, presiding over the table in person because he was aware that Garcia was just as unscrupulous as he was himself. He knew where the gambler's capital would go, but he was determined that there should be no fraud or chicanery, and he also wished to be present at the triumph of his machine over the man who had once nearly ruined him.

Playing nervously and without confidence, as though

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conscious of certain defeat, the Spaniard quickly lost all his capital. In his younger days he would have accepted his misfortune with a smile ; now he collapsed into senile humility, and unobtrusively shuffled out of the building, to creep to the cheerless room he had hired in the cheapest of hotels in the Condamine. As he emerged from the casino he must have seen many monuments commemorating his rival's triumph. The casino itself was the greatest of all, but there was also the Hôtel de Paris and the rapidly growing number of hotels and villas to prove that gambling systems are the most profitable to those who take the bank against them.

Garcia worked feverishly at perfecting his system, and when further supplies had come from his friends in Germany he renewed the contest. But whether he risked a hundred francs or ten thousand, François Blanc was always there with his inscrutable half-smile and air of bland indifference to the whole proceedings. It is not surprising that the Spaniard should afterwards have declared that Blanc had been his evil genius and that his presence had meant all the difference between good and bad luck. Had it been possible he would have refused to play until the proprietor of the casino had departed, but that was out of the question, and his old enemy saw him lose steadily, and inwardly rejoiced. Under the strain of constant defeat Garcia grew thinner and more repellent and shabbier. He became a notorious figure in Monte Carlo, where there were none so poor as to do him reverence, now that he was a failure. Occasionally he was stopped in his nightly journey to his hotel by some one who believed that with his system a fortune could be made out of roulette. But generally he was given the freedom of the pavement, for in the world of gambling the person without money is a pariah.

The final scene was not without its element of pathos as well as tragedy. Refused further assistance by his friends, he borrowed ten francs from a chambermaid in his hotel and instead of buying the meal for which his body clamoured, made for the casino to try once more to rehabilitate himself. He was about to deposit his hat and coat in the cloakroom when he was touched on the shoulder by one of the inspectors and bluntly requested to depart. Garcia, unable to grasp the full significance of his words, tried to push past him, but was seized by the arm and led back to the door.

"My orders are not to admit you to the rooms again, monsieur," said the inspector, scarcely trying to be polite to fallen greatness.

For a moment it seemed as though Garcia would resent the insult, but the old fire and the old vanity had long since vanished, and this blow in the face finished him. Without a word he crept into the Place du Casino, and then with one wintry look shuffled to his hotel, and the casino knew him no more.

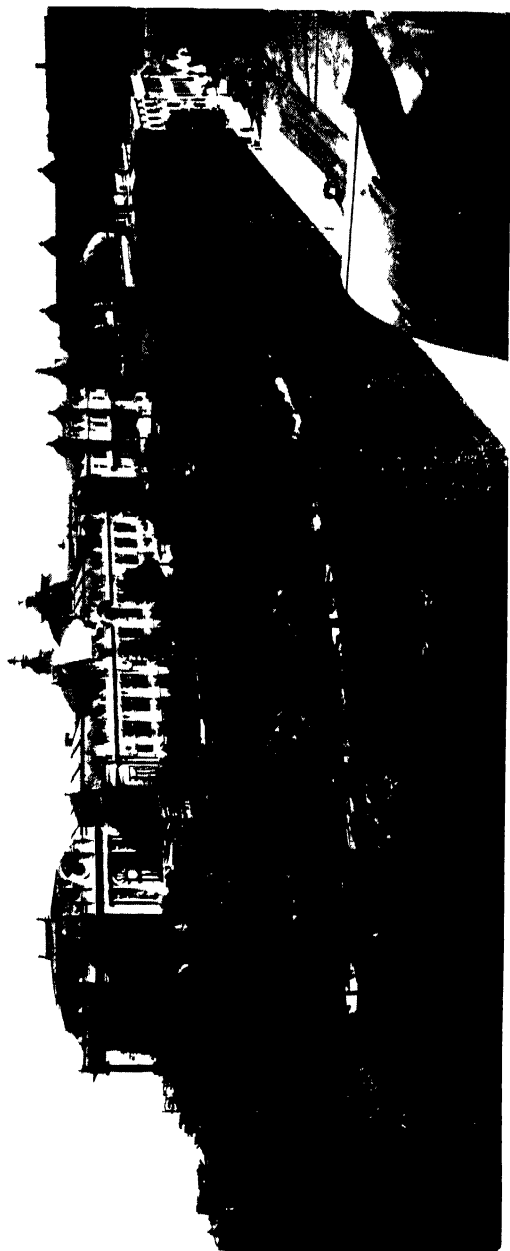
Yet there were men and women who believed that they could work Garcia's alleged system with vast profit to themselves, confident that it was the man himself who had been at fault. One of these gamblers, a baroness from Vienna who had squandered the price of a large estate in the Homburg casino, followed Garcia to the garret he lived in at Saragossa, and by means of a gift of five francs obtained particulars of the secret. In Saragossa was also purchased a statuette of her favourite saint, and with saint and system in her possession she made the journey to Monte Carlo, fully persuaded that her *patronne* would not desert her at the tables. There was an amusing scene at the entrance to the "Kitchen" when one of the guardians of the doorway objected to

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the statuette and intimated that it must be deposited amongst the hats and coats. The baroness created a disturbance and Blanc himself came to investigate. When he recognized an old client who had paid very heavily for his acquaintance he gave permission for the statuette to accompany its owner, but the lady had to submit as best she could to the indignity of the saint being tested to make sure it did not contain a bomb. Blanc and his successors all suffered from bombs on the brain, and saints as well as sinners were always apt to be suspected of harbouring evil intentions against the casino.

The baroness's luck, however, was, in spite of her precautions, atrocious. Fortified by a capital of a hundred thousand francs and a fanatical belief in the active sympathy of her favourite saint, she plunged and lost. Perhaps she was asking too much of the statuette, seeing that Garcia's church with its battalions of statues had not done him any material good. Anyhow, the baroness, a lady of vinegary aspect and spiteful impetuosity, rose from the table when her last franc had vanished and walking over to the window—which on this summer evening was wide open—flung the statuette from her with a curse. It narrowly missed one of the most dignified officers of the prince's "army," and the altercation that ensued between the popinjay and the baroness did much to relieve her feelings and restore her good temper. Blanc gave her a dinner at the Hôtel de Paris that night and bought her a first-class ticket to Vienna. It was his way of expressing his appreciation of her success in transferring nearly three million francs from her bank to his.

Blanc prided himself on his generosity to the vanquished, though it was strict policy which provided the "viaticum"—the term which the irreverent applied to



THE CASINO



the money given to penniless gamblers to enable them to return home—and men and women at the end of their resources could always rely on a sympathetic hearing from the autocrat, provided they did not expect too much and gave no trouble. It was Blanc who pensioned off numerous gamblers to whom he refused access to the rooms. One of these was an aristocratic Scotsman who in 1875 created more than one sensation by his attempts to demonstrate that number seventeen and the middle dozen must yield a fortune if consistently staked on. In one week he lost thirty thousand pounds, and in three months he got rid of his entire fortune of one hundred and ten thousand. The proprietor of the casino could not but entertain the kindest of feelings towards one who was a sure and certain dividend-earner for him, and when the Scotsman applied for the “viaticum,” Blanc, whose agents had compiled a complete dossier of the gambler’s history and family, bestowed on him a pension of forty francs a day on the condition that he never entered the casino again. As the Scotsman had already made up his mind never to return home, where a battalion of infuriated relatives were waiting to tell him some obvious truths, he was only too grateful for a pension which enabled him to live in comfort at Nice. For years afterwards his tall, lanky figure was a familiar spectacle in those places where ex-gamblers, remittance men and their kind congregated in Nice. The money was sent him regularly until his death, and it was Blanc who paid the funeral expenses.

There were other pensioners, whose daily dole varied from one franc to forty, and it was stated at the time that this pension list, totalling about fifteen hundred francs a week, went into the pockets of gamblers who had between them contributed not less than twenty



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million francs to the profits of the casino. And if Blanc's generosity had a touch of the ironic and the ridiculous about it, pathos was never absent from the gratitude of the broken-down, decayed and spiritless men and women who existed on the bounty of the man who had created the machine which had brought them to poverty.

## CHAPTER V

WITH the rapid growth of their wealth the Blanc family became ambitious. In Monaco they were all powerful, although the prince saw as little of his paymaster socially as possible. This was exasperating to a woman whose pride and ambition were now in inverse ratio to her obscure origin, but she dared not openly resent the royal boycott. François affected to be indifferent to her unprofitable aspirations, though he also wished to extend his power and influence beyond the borders of Monaco. His foreign investments were considerable, and all the second-rate financiers of Europe did homage to him, but he coveted a place amongst the élite where his wealth would be respected and its origin forgotten. An opportunity seemed to arise when he heard that the sum of one million francs was required to complete the building of the Paris opera house. Blanc at once gave the million, and was made happy by a special letter of thanks from the directors, but he had a shock when the papers published a list of the persons invited to the opening performance and his own was not included. In view of the huge fee he had paid for admission it was strange that he should have been the only patron forgotten in the distribution. It was, however, purely an oversight, but until it was rectified the Blancs simmered with rage, suspecting that the snub had been intentional.

Blanc, however, must have decided that climbing the social ladder was too expensive an adventure even

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for a millionaire, and he left his wife to worm her way into the ranks of the aristocracy while he worked hard to provide for his family. Madame Blanc started a *salon*, and rehearsed for greater social glories by giving resplendent meals to needy artists and noblemen of doubtful fortune. But it was not until after her husband's death in 1877 that she launched out and finally rounded off the campaign by marrying her two daughters to princes. For by then she had seven million francs to mitigate the sorrows of widowhood and to comfort her fatherless daughters.

Had it been at all possible, Madame Blanc would have taken over the management of the casino after Blanc's death, but she recognized that her illiteracy would expose her to ridicule if she attempted to control an establishment which created almost daily innumerable intricate problems. She therefore agreed to Count Bertora, who had been trained by Blanc, becoming the nominal head, subject to herself, and the count, who wished to make his appointment permanent, proposed marriage to the widow within a year. He was gracefully rejected, the widow explaining that she wished to devote her life to her children, and told to go back to his job. The count was an unashamed fortune-hunter, but Madame Blanc required an ally because in the background there were illegitimate sons of her husband's she regarded as pretenders to the sceptre and crown of the little kingdom of roulette. Madame Blanc knew that time was not on her side, and that it was inevitable either Camille or his brother would become the power in the land as soon as she passed away. She was therefore all the more anxious to make great matches for her children. She was rather disappointed with the marriage of Louise to Prince Constantine Radziwill, for the



VIEW OF THE GARDENS WITH CASINO IN BACKGROUND



ex-servant girl aspired to an alliance with the royal families of Europe, and a mere princeling of non-royal birth was in her opinion not good enough for the Blanc millions.

She thereupon took her second daughter, Marie, in hand, and the unfortunate child was reared in a hot-house atmosphere, surrounded by hard-faced governesses, and fawned on by servitors. She was taught the etiquette of Courts before she left the schoolroom, and so confident was her mother that the bachelor princes of Europe would compete for her that she declined on her behalf an offer of marriage from the head of one of France's greatest ducal families. The Prince of Monaco might be disdainful, but Madame Blanc was determined that one day she would be the mother-in-law of a prince of greater eminence than the Grimaldi who was her partner in the casino profits and pretended to be ashamed of the association.

She gave greater and more costly entertainments, cultivated a horde of minor geniuses, flaunted her millions where they were likely to be effective, and posed as the reserved aristocrat whenever it was bad form to be her natural self. But the type of guest she required did not put in an appearance, and at last she was compelled to retain the services of a professional matchmaker. This was a woman of the name of Lacroix whose character was no better than her reputation and who earned an exiguous livelihood by bringing together money and breed. When she was asked to go into the matrimonial market and pick a royal prince for Marie Blanc she demanded a fee of a hundred thousand francs, and she earned it within six months. She could have shortened the period to a fortnight had Madame Blanc not surprised her by her dislike for anyone or anything German.

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This was astonishing because the queen of roulette was a German herself, but Madame Blanc considered it was due to her husband's memory that her daughter should marry a Frenchman. That was why the first three candidates, which included Prince Henry of Battenberg, were rejected, and it was not until Madame Lacroix suggested Prince *Roland Bonaparte* that she satisfied her employer.

Prince Roland was not exactly a matrimonial prize considered from any standpoint. His relations were under a cloud, and his career as an impecunious princeling in a family chiefly consisting of pretenders and paupers was neither attractive nor secure. But he was a Bonaparte and even within a few years of Sedan the name still retained something of its former fascination. Perhaps Madame Blanc dreamed of an amalgamation of Bonaparte and roulette gaining the throne for her son-in-law and her daughter. Pretenders were three a penny, but a little intrigue and a great deal of money might accomplish almost anything. She had millions of francs and the casino was making millions more for her, and she had all the parvenue's inherent admiration for blue blood. Marie was therefore ordered to accept Prince Roland, and three years after her father's death she became a princess, and the diffusion of the Blanc millions amongst the royal houses of Europe was thus begun. It opened a new chapter in the history of Monte Carlo, and, although it was not realized at the time, it was the first step towards the gradual severance of the tie between the Blanc family and the famous casino. But a great deal was to happen before Monte Carlo was to see the last of the Blancs.

The grandmother of Royal Highnesses to be expired in 1881, happy in the hour of her death because she had achieved most of her ambitions. The growing power of

her husband's illegitimate family had ceased to perturb her because she had two powerful sons-in-law ready to fight to the last gasp for their wives' share of the casino profits. The ex-servant girl from Homburg would not have approved of a successful effort to eradicate the roulette taint, and it did not come in her lifetime simply because the singular respectability of a limited liability company had not yet occurred to the administration. But Madame Blanc, ever far-seeing and intelligent, must have known that the Radziwills and the Bonapartes, though they did not act at once, would some day be impelled to do so by the powerful matrimonial allies which the Blanc money would win for them. She was all the happier, too, because she did not live to see Marie go to her grave some two years after her wedding, for Marie was her favourite and it was on her that she relied to make the name of Blanc royal.

A large fortune, however tainted it may be, usually creates in its possessor—who may be equally of doubtful character—a passion for respectability. When the casino was converted into a limited liability company Prince Radziwill and Prince Roland Bonaparte were the chief shareholders, and the dividends were so attractive that they endured for years the derision of their contemporaries and consoled themselves with the reflection that if a virtuous society sneered at them they secretly envied them their wealth. But when gambling had been capitalized and had its board of directors and all the regularized paraphernalia of commerce, the princes and Edmund Blanc, the latter the only legitimate son of old François, came to the conclusion that if they could make large enough profits on the sales of their shares they would repent and cast off Monte Carlo and its vice for ever.

The princes were the first to act. With the aid of



certain bankers in Paris an artificial boom in the shares was created on the Bourse and they were disposed of for two thousand five hundred francs each, two thousand francs more than their face value, a transaction which must have convinced every financier of its respectability. Later on when Edmund Blanc entered French public life he too became ashamed of the source of the family wealth, and investing in sugar and dis-investing in roulette ever afterwards became indignant if anyone inquired as to his relationship to the casino. Edmund went in for horse-racing on a large scale, was chosen mayor of St. Cloud, but unfortunately yielded to a failing during the contest for the election to the chamber of deputies and was unseated for bribery. But he did not fail to inculcate the belief in himself and his children that they owed nothing to roulette, and happy in this self-deception, he founded a new dynasty of Blancs, some of whom to-day must be regretting their relative's hurry in selling out of the casino.

There was one Blanc, however, who determined to follow in his father's footsteps. That was Camille, who had no use for his royal relations and who wished to make the casino a greater monument to its founder. He had to serve a long and weary apprenticeship to disappointment and intrigue before he succeeded to the throne, but when he surmounted all obstacles and established himself on the rock it was realized that another and a greater François had arisen and that the administration would not suffer from lethargy. It might be an exaggeration to say that the reign of Camille was an unmixed blessing for the shareholders; but he had no reason to pass a vote of censure on himself, for he had more than one nest of his own to feather, and he feathered them all exceedingly well.



ONE OF THE ROOMS (SCHMITZ SALON)



When a very young man Camille Blanc aspired to succeed his father as dictator of Monte Carlo, but quite apart from the hostility of those who resented this illegitimate son of François Blanc taking the position which would carry with it the headship of the family, there was the anxiety of the partners to ensure the safety of a business which produced such enormous profits. Edmund Blanc desired fame in the political and sporting worlds, and was socially very ambitious. Having more than sufficient for his expensive tastes he did not seek to participate in the management of the gaming house, and it was equally impossible for his royal relatives to associate themselves with it in public. However, in private it was quite another matter, for their gigantic interests were at stake. How important these interests were can be gauged by the holding of each of François Blanc's heirs in the year 1882. It will be remembered that Madame Blanc died in 1881.

For the purpose of determining each partner's share the capital of the casino was divided into eight hundred parts, each part being equal to the sum of twenty thousand francs. Edmund Blanc was the owner of two hundred shares; Prince Radziwill, the husband of Louise Blanc, one hundred and sixty; Prince Roland Bonaparte, one hundred and forty; Charles and Camille, the illegitimate sons of François, one hundred each, and a similar sum belonged to the Prince of Monaco. The combined capital was therefore sixteen million francs, which was roughly about one-third of the actual value of a business which was earning nearly one hundred per cent. But the shareholders were satisfied with the enormous dividends they received annually, and the casino would have remained a close family corporation if it had not been for the pressure brought to bear on Prince Roland

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Bonaparte by his relative, the ex-Empress Eugénie, who never abandoned hope of restoring the Bonapartist dynasty, and who urged him in letters which lacked nothing of acerbity to remove at least one reproach against the family by severing the connection between himself and roulette. The prince expressed his willingness to make the sacrifice provided too much was not asked of him, but it was not until after a public company had been formed and there was a free market on the Continent for the shares that Prince Roland gave the lead to his brother-in-law, Radziwill, and sold out. The company was capitalized at thirty million francs divided into sixty thousand fully paid up shares of five hundred francs each, and to protect the interests of the Blanc family no holder of less than two hundred shares could vote. They were regarded more as a speculation than an investment, and had a suspicious reception, but the results of the first year established them on the bourses of Europe, and if they are not dealt in on the London Stock Exchange, quite ten per cent of them are owned by British subjects.

When the company was formed the concession was due to expire in 1913, a comparatively short lease of life, but sufficient to guarantee a goodly profit plus the eventual return of the original capital. Count Bertora, who was in command, was satisfied with the *statu quo* and a sinking fund, but when Camille Blanc became head of the administration he took immediate steps to have the concession extended considerably. It was a difficult task he set himself because the Blancs had become obnoxious to the reigning prince, who professed a horror of gambling and who detested all the Blancs because they were the creators of the temptation to which he had succumbed. Rendered more than usually

sensitive by the constant remonstrances of the chiefs of practically every state in Europe, he had declared that were he not bound by the actions of his predecessors he would banish gambling from his domains. When the President of the French Republic emphasized in language which was scarcely diplomatic the immorality of a principality supported by gambling, the prince promised that the year 1913 would witness the banishment of the serpent from his earthly paradise and that the name of Blanc would be heard no more in the land. He promised that there would be no more huge annual subsidies for the Grimaldi family, that virtue would be its own reward and comparative poverty endured with resignation. Camille Blanc heard all this and was undismayed, for he knew his prince, and when he began negotiations for an extension of the concession his money talked so loudly that the prince did not trouble to protest. The situation was Gilbertian. Camille Blanc wanted the best terms he could get, and the prince, who stigmatized his share of the profits as an insult, was willing to continue to pocket the insult after 1913 if the compensation for his outraged feelings was adequate enough. With his man hovering between greed and virtuous self-denial, Blanc saw that parsimony would be a blunder, and by offering terms which must have made François turn in his grave he got the prince's signature to a new concession extending the life of the company to 1947. That was in 1898, and in return for the extra thirty-four years Blanc undertook on behalf of the company to pay the prince a bonus of ten million francs in 1899 and fifteen million francs in 1913. The two payments combined involved a cash payment of one million pounds sterling, but that was not all, for the annual subsidy was to be raised to £70,000 in 1907,

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£80,000 in 1917, £90,000 in 1927 and £100,000 in 1937. Such lavish terms guaranteed by an institution which equalled for stability any bank in Europe removed the prince's scruples and deadened his conscience, and Camille Blanc's position was buttressed and strengthened in spite of protests by a few shareholders who could not imagine the casino ever being able to do more than meet the claims of the reigning prince of Monaco.

The reign of Blanc II was not altogether free from unpleasant incidents, but the company did not lose ground, and the temporary setback caused by the Russo-Japanese War was compensated for by nearly a decade of unexampled prosperity. Camille Blanc and the reigning prince never met, and the *salon* which Madame Blanc II founded soon degenerated into a meeting-place for cadgers and hangers-on. But the head of the administration went his own way, confident that the casino could not exist without him and that nothing could divide him from an institution in which he had even more than his father's faith and pride. Then came the catastrophe of 1914, and Monte Carlo was threatened with total ruin. By the end of the year it had become almost as isolated and as bare as it had been fifty years previously. Camille Blanc was a broken man when he sought the financial assistance of Sir Basil Zaharoff, but when it was secured the days of the old pilot were numbered, and ill-health compelled his retirement in 1922, and the Blanc dynasty came to an end.

## CHAPTER VI

THE real Monte Carlo must appear the strangest of paradoxes to all those who have founded their opinions of it on the gossip of the last fifty years. The very name of the place still has the power to evoke a shudderful thrill, for it creates legends of terrible crimes, crude purgatorial melodramas which, of course, could not be possible in England but which are presumed to be commonplace occurrences in the south of Europe. But never was an evil reputation so little deserved. Monte Carlo has the lowest suicide and the lowest crime statistics in the world, and the reason for this is not far to seek. There are more criminals to be found in the neighbourhood of Shaftesbury Avenue any day of the week than in Monaco during the height of the season, but this would not be so were a special corps of detectives employed in keeping that particular portion of London closed to the crook. Monte Carlo has always waged a ceaseless and relentless warfare against the criminal classes, and if it is impossible to keep them all out the precautions taken have on the whole succeeded.

Of course the motive of the administration is not exactly altruistic. It is frankly commercial and selfish. The directors are aware that the criminals are more likely to reduce the profits of the casino than to contribute to them, and that they would only frighten away the classes to which Monte Carlo makes its strongest appeal, the respectable, conscientious tourist who likes to think that there is something tremendously adventurous



and wicked in playing roulette or trente-et-quarante. And so from the days of François Blanc onwards the administration has worked hard to establish and perpetuate the reputation of the casino for respectability, and in effect it has guaranteed that no man or woman seeking ruin at the tables will be inconvenienced by the presence of the disreputable.

But if the efficient police of the administration can cope with the professional criminal, the control of the amateur is beyond its power. No one can determine the exact point when the human brain becomes abnormal and influences actions which suggest insanity because of their utter futility. A criminal's turpitude is often regulated by the number and strength of his special temptations, but on the other hand there are many creatures who will seek to solve a comparatively trivial problem by readily turning to murder. It was so in the case of Marie Gould, the Frenchwoman who, in collaboration with her Irish husband, committed the most sensational crime with which the name of Monte Carlo is linked, although, paradoxically enough, the casino had very little bearing on the affair.

The Goulds may be described as amateurs of crime, using the word amateur in its modern meaning and not in the strict dictionary sense of the term. Before their descent on Monte Carlo the woman had dabbled in such various occupations as milliner, matrimonial agent, blackmailer and forger, but only in a small and unimportant way, and she may be said to have belonged to the lower middle class of the underworld. Vere Gould, her third or fourth husband—the woman's matrimonial statistics were lost in the maze of her lies—was the grandson of an Irish baronet, and in the early days of his manhood attained some celebrity as a tennis player.

He was easy-going and harmless until he came under the influence of the Frenchwoman, who thought she could make something to her own advantage out of this drink-sodden, middle-aged Irishman of good family. In his sober moments he must have bitterly regretted marrying the plain-featured woman with the challenging dark eyes and the thin, red lips and pallid cheeks. With her hair well brushed back from her forehead, Marie Gould resembled one of those harridans of the French Revolution who butchered the helpless without mercy, and as her anger was murderous and terrifying Gould became as clay in her hands from the day of his register-office wedding in London.

They had many miserable and squalid adventures in search of money before they thought of Monte Carlo. At first Gould shrank from his wife's fraudulent tricks, but gradually he ceased to protest and eventually became her accomplice. By now his borrowing powers had almost completely failed and for his daily supplies of whisky he was dependent on her success with the credulous. A drunkard is generally a sentimentalist and a pessimist, and there were many scenes in the Gould ménage in London, violent quarrels which were, although the man did not know it, struggles for supremacy. But, as was inevitable, the woman won, and the night she was able to show him a hundred pounds in notes which she had obtained by false pretences marked his final defeat and collapse. The last remnant of his manhood dropped from Vere Gould and he was ever afterwards the nerveless, trembling partner of his strong-minded and cunning wife.

They would never have gone to Monte Carlo had it not been that the woman knew that the person from whom she had obtained the hundred pounds must detect

the falsity of her statements within a day or so. It, therefore, became necessary that they should leave England, and it was a reference to Monte Carlo in a daily paper that directed her thoughts towards the place. Once she began to think of the casino she was seized with anxiety to see it for herself, and on reflection she decided that there was no reason why, with a little luck, she should not convert her small capital into a fortune. She had heard in the past of women, like herself at the end of their resources, winning thousands of francs at the tables, and, although when their fares were paid and the rent of a flat for a month paid in advance there would not be more than fifteen hundred francs left, it apparently did not occur to her that her capital might prove inadequate.

Gould cheerfully agreed to the latest of his wife's plans, and they started the next morning for the Riviera, picking up the woman's niece at Paris. That was in the month of July, 1907, when the season was over and furnished flats and villas were cheap and plentiful. The Goulds had not the slightest difficulty in getting what they required at a moderate rental, and when she introduced her husband as Sir Vere Gould, Baronet, and herself as Lady Gould the agent did not ask for a deposit or for references. It was not so much the title as the woman's personality that influenced him. The man was obviously a nervous wreck and a degenerate, but his wife was clever and carried herself with a pride and arrogance that more than balanced her obvious bourgeois origin. She conducted the negotiations from first to last, and only exhibited the alleged baronet whenever it seemed necessary to her that the family title should be dragged to the front. Thus it was "Lady Gould" who received the keys of the flat in the Villa Menesini, and it was her



PLACE DU CASINO



ladyship who gave everybody she met to understand that she was the "head of the house."

It will be seen that the Goulds were ruined and degraded before they came to Monte Carlo, and that the woman had already served an apprenticeship to crime which qualified her for the greatest of all crimes without further coaching from anyone or anything. It has been said that she went to Monte Carlo with the deliberate intention of committing murder for the sake of gain, and that she conceived the plan in London which she eventually carried out at the Villa Menesini. This may be dismissed as fictional speculation, for there can be no doubt that she hoped to win sufficient at the tables to make it worth her while to confine her false pretences to the temporary pilfering of the baronetcy in the Gould family.

It is not easy to write of the Gould affair without indulging in the prose of melodrama. It was stark realism accompanied from beginning to end with all the attributes of the most sensational fiction. We can picture the vulgar, common-looking Frenchwoman carrying her bogus rank with a self-consciousness which must have amused onlookers. We can see her adopting a dignified air as she risked her paltry capital, her imagination surrounding her in the rooms with princes and princesses, grand dukes and their kind, instead of the prosperous merchant from Marseilles and the speculative lawyer from Hamburg and similar types. She experienced the usual vicissitudes of the small capitalist, winning and losing in turn, but very seldom ahead of the bank. Nothing sensational happened in the way of long runs, and it took a week, and the payment of a few small debts to her tradespeople, to exhaust her capital. Whenever she did play on the even chances she had favoured black,

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but when she made her greatest gamble of all it was on the red she risked her life.

When the failure of her system compelled her to become a spectator instead of a player she experienced the tortures of Tantalus. She was a gambler by nature, and it infuriated her to be surrounded by men and women of apparent wealth who had no sympathy for her. She was in the casino and yet out of it because she had no money, and there was no possibility of obtaining any unless a miracle happened. When she told her husband of their critical position he merely cried and complained of the deprivation of whisky.

They obtained temporary relief a couple of days later when Vere Gould recognized an old acquaintance in the Rue des Moulins and was invited with his wife to lunch. The woman coolly appropriated a ring from a dressing-table and disposed of it for a thousand francs, but Gould was shedding tears again twenty-four hours later, for an empty bottle was all they could show for the thousand francs, of which nine-tenths had been lost by Marie Gould at roulette. Many millions of stolen francs have been won by the casino, and Marie Gould's contribution was absurdly insignificant, but it was on the night that she made it that she began to think of murder as the remedy for her critical financial position.

There is some uncertainty as to how Marie Gould became acquainted with Madame Emma Levin, a Danish widow who was reputed to be rich. The probabilities point to the first encounter taking place in the lounge of the Hôtel de Paris, for "Lady Gould" was in the habit of frequenting that expensive establishment in search of likely victims. Friendships are easily formed at Monte Carlo, where the casino is the favourite topic of conversation to the exclusion of the weather. Probably

"Lady Gould" took the next chair to the widow and began an informal conversation on the eternal subject, and as Madame Levin was one of those lonely women who wander about Europe in search of society and merely succeed in transplanting their own loneliness, it is understandable why she responded to the advances of the clever Frenchwoman. At the right moment we can imagine Marie changing the subject to her husband's alleged title and estates with a view to preparing Madame Levin for an appeal to her generosity, by referring to her bad luck and the stupidity of bankers who had not sent at once the large sum of money "Sir Vere" had ordered.

For several days the two women were inseparable. Madame Levin was constantly at the Villa Menesini and every night she accompanied Lady Gould to the casino. It was soon apparent to Marie Gould that if her new friend had a failing it was an almost miserly affection for money and that it would require more than ordinary strategy to part her from even an inconsiderable portion of it. It therefore became necessary for the adventuress to work up a little scene which would make it difficult for Madame Levin to refuse her, and she quickly devised one. On the occasion of their second visit to the casino Marie Gould insisted on playing at a different table, and the widow had been gambling mildly and successfully with the minimum stakes when the Frenchwoman returned and whispered a request into her ear for an immediate loan of five hundred francs.

"I've lost all I've brought with me," she said hastily, "and I don't want to return to the flat for fresh supplies. I've thousands of francs there, and I'll pay you back to-night or to-morrow."



Reluctantly Madame Levin produced the five hundred francs, and as it was very late when they left the casino she was unable to proceed to the villa and obtain repayment. In the morning, however, she called on Marie, who blandly met her request with a long story concerning her husband's folly in taking all the money from the flat and losing it himself at the tables. Vere presently came in and he was so excessively polite that the widow forgot her annoyance and was induced to drink her favourite liqueur. Both Gould and his wife flattered her incessantly, praising lavishly the jewellery which she wore and to which she was so attached that she carried it about with her morning, noon and night. The widow's fingers glistened with four diamond rings of immense size and brilliance, and she had a diamond necklace which looked worth a king's ransom. Marie Gould's eyes gleamed as she surveyed them and her flattering comments on their loveliness were inspired by a mixture of enthusiasm and envy.

During their conversation with her Marie Gould learnt that Madame Levin had practically no friends or acquaintances in Monte Carlo, and that none of her relations in Denmark knew of her whereabouts. It was the widow's usual custom to make up her mind suddenly to go to a certain place and take her departure at once without informing anyone. She never wrote letters and never received any, and her biting comments and querulous criticisms of her relations convinced the cunning Frenchwoman that no one would regret Madame Levin's sudden demise or trouble to make inquiries.

If it was at this memorable interview that thoughts of murder first suggested themselves to Marie Gould, they must have recurred to her with double force and persistence when at the end of the week she and the widow

were open enemies. In the interval she had cajoled another five hundred francs out of her, a plausible story of a delayed remittance from Sir Vere's bankers being the lure, but Madame Levin repented her trustfulness and generosity the following day, and angered and distressed by the possibility of losing a thousand francs, she demanded immediate repayment. Marie tried promises and threats and finding them ineffective yielded to her own evil thoughts.

"If you will call on Sunday," she said, in a hostile tone, "I will pay the money back. The remittance from my husband's bankers cannot fail to arrive on Saturday."

That was Friday evening, and when Marie Gould reached the Villa Menesini she ordered her niece—who had been kept in the background all the time—to prepare to leave on a visit to an aunt in Switzerland. Then she must have discussed her plans with her husband, for without his pre-arranged co-operation the crime could not have been carried out. Gould protested afterwards that he had refused to have anything to do with it and that he had been under the impression that his wife had abandoned the scheme until he had rushed into the sitting-room of the flat and had found Madame Levin lying dead. We can take it, however, that the conspirators explored their plans for weak points and, finding none, determined to murder Madame Levin, not because of her importunities or on account of the money they owed her but because of her jewellery. The man's greed as well as the woman's had been excited by the diamonds and the pearls, and their poverty was all the more glaring and repellent because they were in the midst of so much wealth and ostentation. But Gould would never have committed any crime, however insignificant, alone, and it was the feeling that his clever and masterful

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wife would make no mistake that induced him to concur with her. To him the future promised nothing but poverty and the gutter, and to save his gentility he was willing to assist in a very treacherous and cold-blooded murder.

Marie Gould stage-managed the crime skilfully. Madame Levin had been invited to call at half-past four, a time when there would be very few persons in the villa. The door would be opened by her hostess who would reassure her that everything was all right and that the money was waiting for her. Then she would be conducted into the sitting-room, where Gould after greeting her would bring forward a tray containing her favourite liqueur. This would divert Madame Levin's attention from the Frenchwoman, who was to steal behind her, poker in hand, and as she was raising the liqueur to her lips fell her to the floor.

Had the evil courage of the woman faltered it must have been revived and strengthened by the sight of the glittering jewels which her guest wore. Those diamonds nestling uncomfortably against the yellow, scraggy neck were not the less alluring if their setting was repulsive, and there was promise of wealth in the half-dozen rings containing diamonds which shone like stars. With murder in her heart the Frenchwoman beamed upon the widow and by sheer force of artificial charm banished from Madame Levin's face the distrust and suspicion with which she had regarded her since discovering that "Lady Gould" was an unscrupulous thief and liar.

But were those diamonds real? When the Goulds were arrested at Marseilles they had very little money on them although they had disposed of most of their victim's property, and therefore it is probable the Danish

widow had replaced with paste imitations jewels sold for gambling purposes. If that were so the most tragic incident in the life of the murderess was not her formal condemnation to death, but the moment when the official at the Mont de Pieté informed her of the real value of the jewels, for the sake of which she had committed the greatest of all crimes. Even without this additional shock it must have been a fearful ordeal for the overstrung woman to have to raise money immediately on the proceeds of her crime and while she bargained she must have been afraid to turn her head for fear of seeing Death about to tap her on the shoulder. And then to discover that, after all, her victim had played the last trick and had won it!

That Sunday, however, the tragedy was played with mechanical fidelity to its author's text. Madame Levin, too greedy to be capable of suspecting danger, entered the sitting-room side by side with "Lady Gould," and, reassured by her whispers that they had her thousand francs waiting for her, concealed her feelings by a smile. But she was anxious to get away and she hesitated when Vere Gould took his cue and advanced with the tray containing the liqueur and the glasses. The widow knew by now what the Goulds really were and the shabby genteel drunkard and his apache wife no longer could hoodwink her. Had it not been that she had to dissemble for the sake of her thousand francs she would never have been persuaded to drink, although it is very unlikely that she would have escaped with her life in any event. However, she took the glass off the tray and raised it to her lips, and she had scarcely tasted it when she was sent crashing to the floor by a blow on the back of the head. But if rendered semi-unconscious and if deprived of speech by that first terrible wound,

the woman made a desperate resistance to death. Vere Gould, stupefied by horror and petrified by fear, watched the almost soundless struggle between the two women as though in a dream, but he returned to reality when his wife rose to her feet, her ghastly task finished, and ordered him to pick up the liqueur glass which, in the terrible struggle, had suffered no damage. Gould placed it on the sideboard and there it was found some days later by detectives in search of clues to their guilt and with bloodstains still discolouring it.

Vere Gould was meant to play the buffoon on the world's stage, and it was his misfortune that he was cast for a rôle which was not within his capacity. His most heroic poses were spoilt by his weakness for tears. When in his cups he was fond of boasting that he belonged to a county family and he knew all the copy-book maxims of his class by heart, but on those rare occasions when he tried to act the chivalrous and high-minded gentleman his paltry stock of courage and honesty was soon exhausted and he became a pitiful coward. His behaviour after their arrest was eloquent of the character of the man. Confronted with evidence which nullified their preliminary lies Gould struck an attitude and swore that he alone was to blame and that his wife was completely innocent. But this chivalrous display did not last very long, for less than five minutes afterwards he was crying piteously as he denounced the Frenchwoman as the murderess of Madame Levin.

When, however, he and his wife stood in the room at the villa gazing at the dead body of the Danish widow he stifled his inclination to rush out of the building, and agreed to help in the task of getting rid of the corpse. Probably he seized the opportunity to assert himself and to remind his wife that this was a task which he must



CAMILLE BLANC



direct. Time was, of course, exceedingly precious and immediate flight was imperative. They quickly emptied an old trunk, and not more than ten minutes after the completion of the crime one of the other tenants of the Villa Menesini paused on the landing as she heard a man whistling a popular tune. She identified Gould as the whistler and she guessed by the sounds that came from the other side of the door that he was packing, but unconscious of the grisly nature of his task she went on her way.

Marie Gould had prepared her plans with considerable cunning, but she made the mistake of not obtaining a special trunk for the purpose, and although they left Monte Carlo the next morning for Marseilles, where they deposited their ghastly luggage at the railway station, the old trunk was not equal to keeping its secret for more than twenty-four hours. Its unusual odour at once excited the suspicions of the clerk at the luggage office, and the Goulds were arrested.

"My husband did it—I'm innocent! innocent!" exclaimed the Frenchwoman, when the detectives told her the terrible story which she already knew so well. "My husband and Madame Levin quarrelled and he killed her in a temper. I didn't know anything about it until I entered the room and found her lying dead."

The chief of police reminded her that the official theory that she had fought Madame Levin to the death was corroborated by the bruises on her body found by the doctor.

"They were caused by falling out of a cab near the police station," she answered.

"But there are bruises on your right as well as on your left side and you could not have fallen from a cab on both," she was reminded.



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She had no reply to that.

They were extradited to Monte Carlo, and from December 2nd to December 4th, 1907, Baron de Rolland, two assessors and three assistant judges listened to the arguments for and against the prisoners. It was one of those rare occasions when Monte Carlo meant something more than its casino and the world's attention was riveted on the greatest of all gambles, the gamble of life and death. There could be, of course, no possibility of a successful defence and the inquiry was protracted by the anxiety of the judges to ascertain which of the accused had actually committed the murder. Gould put all the blame on his wife and she retaliated by denouncing him, but after a very careful and painstaking investigation the judges decided that it was the woman who had killed the widow. She was accordingly sentenced to death and Vere Gould to penal servitude for life, but the sentence in her case was merely an official way of recording the opinion that she was the greater culprit, for there was never any intention of executing her. She was reprieved, an act of clemency which meant less than a year of life, for she died of typhoid fever the following July, and there was only a brief interval before there was another reminder of their crime in the announcement of the death of Vere Gould in the convict settlement in French Guiana.

Gambling so often leads to crime that one would not be surprised if murders were frequent in Monte Carlo, and the fact that they can be counted on the fingers of one's hand must be accepted as a tribute to the efficiency and skill of the local police. These almost invisible guardians of the patrons of the casino have concentrated their efforts on freeing Monte Carlo from the cut-throat and the thief. Animated by the sentiments of old François Blanc, who maintained that if there was any

money to be taken from anyone the casino would do the taking, they have always waged warfare on doubtful characters, and they have seen that those who for some strange reason have insisted on committing murder should be conducted across the frontier to do it on other than Monagascan soil.

There was a great sensation in the last week of December, 1903, when Mr. George Allender was murdered in a deserted part of the Corniche road and his body flung into a ravine. Knowing his Riviera only too well, Mr. Allender carried most of his money in a secret pocket, and that was why the murderers gained merely a few francs by their deed and overlooked the five thousand francs hidden in the clothing. A man and woman were arrested and charged with the crime, but the death of the Englishman was never avenged because no legal proof of the guilt of those suspected could be obtained.

It was a startling crime and one that created uneasiness amongst the public which flocked year after year to the Riviera under the impression that they were just as safe there as in their own homes. They were right in thinking this, although at the moment there was a danger of panic because of the awesome stories which were in circulation concerning a band of assassins which roamed the Corniche road and its by-ways, and attacked the defenceless. When someone complained to Camille Blanc he denied with indignation that the administration could be held responsible.

"You ask me to look after France as well as after Monte Carlo," he said sarcastically. "When there is a crime in Monte Carlo come to me and I will see that justice is done, but I can't assume the functions of the President of the French Republic."

Fortunate is Monte Carlo in being able to place its

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crime and its criminals just beyond its frontiers! Not every community in the world has such an advantage. But before the founder of the casino realized that there would never be any lack of gamblers to keep his wheels busy there were strange stories whispered about in the principality of the mysterious disappearances of men and women who had won large sums at the tables and who had never got out of Monte Carlo with their gains. In those days there were wild and lawless men who were ever ready and willing to carry out any commission and who knew how to interpret a hint.

Were they responsible for the vanishing of the Bavarian count who was never seen again after he walked out of the casino in the mid-seventies with half a million francs on his person? It was late at night when he started to walk to his hotel, but he never reached it and no clue to the mystery was ever obtained. There were other disappearances in the succeeding years, and it was significant they all concerned winners and not losers in the casino. François Blanc was attacked, covertly and openly, in the press, but he preserved a bland demeanour of ignorance, and only once did he reply and then to declare that the alleged victims of his secret police were all living and that for reasons of their own they wished to be thought dead by their friends and relatives.

From the Homburg days onwards there has been an evil flavour about the name of Blanc, and it is a name that associated as it is with gambling and Monte Carlo suggests to the morbidly virtuous suicides, ruined families, and other unpleasant topics. The anti-gamblers have branded the Blancs as legalized criminals, and although members of the family sought to rid themselves of the hall-mark of roulette by entering public life, build-

ing and endowing churches, speculating in commercial enterprises and running palatial racing stables, they were never able to remove the stigma. The general summing up was to the effect that if they were not criminals they were the means of exciting others to crime through their losses at roulette—and once the world delivers judgment it is seldom upset on appeal.

Camille Blanc, however, was, when head of the administration, just as thick-skinned as his father had been. Unmindful of his own reputation, he increased the number of secret agents and paid them well to comb Monte Carlo clear of criminals. Every waiter in the principality was indirectly in his employment, for the hotel servants were encouraged to report anything unusual and so earn additions to their incomes. Sometimes the reports were sent direct to Camille himself, and that was why he so often knew more about an alleged mystery than the detectives who spent days investigating it. Once the relatives of a German lawyer who had vanished after leaving the casino with—it was reported—a large sum insisted on interviewing him because they suspected that he and he alone could satisfy their not unnatural curiosity.

Camille flew into a rage.

“You’re either blackmailers or fools,” he thundered. “Your relative has gone to Italy with a girl from his own town. He wants his wife and children to believe he is dead so that he may live in peace on the money he has stolen from his clients.”

The outraged deputation refused to accept this explanation, and they had to be removed from the casino by force, but six months afterwards they had confirmation of Camille Blanc’s solution, the missing lawyer being arrested in Naples where he had taken an Italian name

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and had added bigamy to embezzlement in his new rôle. This was one of the few mysterious disappearances of Monte Carlo solved, and it may be that many of the others could be explained similarly, for the casino has no need to use crime to regain its money from the successful gambler. Had Camille Blanc been disposed to show how he did it in the case of the missing Bavarian lawyer, he would have converted what was at the time a fascinating mystery into the crudest of commonplaces. The night the German arrived at his hotel in Monte Carlo his luggage was explored by one of the servants, who was able later to give a précis of certain love-letters he had found therein, and thus when Blanc heard that everybody in Monte Carlo was discussing the vanishing of a gambler who had not returned to his hotel to claim his luggage, and who had apparently gone from the casino with his spoils in his pockets to his death, he merely laughed because he knew.

## CHAPTER VII

**M**ONTE CARLO has become a recognized institution, as middle-class as the Derby Day and as sane and solid as the Bank of England. A company which has paid substantial dividends for more than thirty years has little reason to fear criticism in a world where the struggle for existence gives money the status of the greatest power. But there was a period when many curious enthusiasts maintained a well organized agitation to bring about the abolition of the casino, and if the effort collapsed eventually because those who were responsible for it were not all single minded and disinterested it might have succeeded had the tactics employed been less clumsy and offensive.

It was in 1878 that the first rumblings of the coming storm were heard when Nice presented a petition to the French Chamber asking for its powerful aid in the campaign to suppress the casino at Monte Carlo. The legislators were sympathetic, but they did not wish to make themselves ridiculous by passing futile resolutions, and nothing was done. A year or two later a report was circulated that all the respectable inhabitants of Nice and Cannes were shaking the dust of these places off their feet because of their horror of the gambling house on the rock. This disturbed those tradespeople who were charitable enough to believe that Nice and Cannes were inhabited by the respectable only, but there was really no need for panic, for there was no appreciable decline in the population of the two favourite resorts,

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a fact which was not flattering if the news concerning the exodus was true.

Another year went by and the Blanc family and their royal connections pocketed enormous profits. Madame Blanc held her court daily in Monte Carlo as befitted the mother-in-law of a royal prince, entertaining artists of every degree of skill and impecuniosity and receiving homage as the Queen of Roulette. She had a statue of the great Napoleon on her writing bureau and smiled amiably on those of her toadies who reminded her that by the marriage of her daughter to Prince Roland she could claim relationship to the victor of Austerlitz. Roulette has achieved many strange triumphs, but surely none more extraordinary than the linking up of the first Napoleon and the ex-servant girl from Germany. But from the day of her marriage onwards Madame Blanc was more French than the French themselves, and her horror of anything German after the disastrous war of 1871 was nearly as comic as the guttural French in which she expressed it. Her love of France, however, was genuine and she proved it by declining to sanction marriages between her daughters and German princes.

Another of her enthusiasms was for the Church and, if the statue of Napoleon held pride of place in the room where she transacted business, two statues of her favourite saints were the principal ornaments of her boudoir. It was, therefore, with a feeling of dismay that, in the year previous to her death, she read a report in her morning paper that Pope Leo XIII had denounced Monte Carlo and all its sins. I do not suppose for a moment that Madame Blanc was ever anxious about the material effects of the papal denunciation, but it disturbed a woman whose late husband had endowed a church and who on her own initiative had inaugurated a fund



ANOTHER VIEW OF THE GARDENS





for the object of providing Monaco with a new cathedral. But the opponents of gambling, Catholics and non-Catholics alike, hailed the Pope's pronouncement with enthusiasm and found in it the battle cry they wanted. It gave the almost moribund movement the impetus essential to save it from death, and immediately an international association for the abolition of gambling was formed and branch committees established at Nice, Cannes, Hyères, Mentone, Marseilles, San Remo, Rome and Berlin. There was, of course, no committee at Monte Carlo, the very place where the international association ought to have had its headquarters—so, at least, the cynics said. There was an influential English committee of which the present Marquis of Aberdeen must be the last survivor. That famous nobleman, a model of consistency in his public life, lent his great name and influence to the association, but the casino still stands on the rock which seems impregnable and the international association for the abolition of gambling was abolished by attrition years ago.

However, in the eighties it proved itself a formidable antagonist, and with almost every paper of importance throughout the world on its side it lacked nothing in the way of publicity. Aware that the directors of the casino were beyond conversion, the association concentrated on the conversion of the reigning prince, and they showered resolutions, conciliatory and threatening on him, and, what was probably much worse, followed it up with reams of good advice. The difficulty of the reformers, however, was to prove to the prince that he would gain materially as well as spiritually by the withdrawal of the concession from the Blanc family. They recognized that he had pledged his honour as well as

signature to the fulfilment of the agreement on account of which he had already received millions of francs, but a potentate need not go far to find a precedent or wrench his conscience severely if he wishes to retract. The prince was reminded that the late François Blanc had been expelled from Germany after the confiscation of a concession which had several years to run and that the precedent created by the German emperor ought to be good enough for him. That was all very well, but what the reigning prince required was a guarantee that if he exercised his autocratic powers and extinguished the casino, he would not have to pay for his virtuous act by returning to the squalid poverty of the pre-Blanc era. The casino had converted his country into a pleasure garden and had raised his family from the gutter and from make-believe to a throne and to reality. Blanc had created order out of chaos and there were flowers where weeds had grown undisturbed for centuries. And greatest feat of all, he had given the reigning prince a happy and contented people who were prosperous and law abiding.

It was therefore too much to ask of him to remove what was merely one temptation from among millions to the fools of the world, and while the agitation undoubtedly affected him he remained resolute. In the circumstances the leading lights of the association held a meeting to consider how they could solve this vital problem. They could not, of course, undertake to reimburse the reigning prince, for societies which strive to abolish something which they do not like absorb money and do not disgorge it. However, some ingenious person whose knowledge of the world was not exactly profound produced the brilliant suggestion that the reigning prince of Monaco should sell for a huge sum and an

annual subsidy the Port of Hercules to the United States government as a permanent port for its fleet in Europe. The proposal was as ridiculous as it was impracticable, but some forty years ago it was actually printed and sent to the newspapers and a French nobleman of great zeal volunteered to call on the prince and explain it to him. No one apparently thought of consulting the United States, on the subject. It was assumed all along that the great republic would jump at the offer and that American gold—notoriously pure in origin—would wipe out the stain on Europe. The lowest price the prince was advised to accept was fifteen million francs, and in the event of failure to get his price he was informed that Germany would be willing to pay him two million francs a year for the over-lordship of the principality where he would be allowed to remain as the puppet of the emperor.

It is a common human weakness to be generous with the money of others, and this glib talk of millions of francs and what the United States and Germany ought to do, was not so much impertinent as silly. No one consulted the countries mentioned and the really practical side was never considered. The enthusiasts were absorbed in their pursuit of the ideal and could not be expected to be practical, but they made too many mistakes to deserve success. They talked in millions—the Blanc family produced them. They promised huge rewards in the future—the casino delivered hard cash at the palace. The association denounced gambling as inimical to religion. The Monagascans, never forgetful of their religious duties, worshipped regularly in church and cathedral built out of the profits of roulette, and were ministered to by clergy whose salaries depended on the casino. When Monte Carlo was denounced

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for not being respectable a representative of the casino expressed his indifference because the majority of its visitors were respectable. The place was undoubtedly battenning on a human vice, but the attitude of the prince was that the vice must be catered for somewhere and that at Monte Carlo it was conducted amid an environment which deprived it of most of its parasitic and dangerous accompaniments.

The respectable certainly went to Monte Carlo but did not boast of it. It was not then the fashion to talk of the garden by the sea except to denounce it as "A fortress of Satan," "The Devil's paradise," "A glittering hell" and other picturesque phrases. On one occasion when the celebrated Father Healy was asked by a very religious lady where he had been for a holiday, he replied, "To a retreat at Carlo," and the dame was further convinced of her priest's saintliness by his choice of the Irish town. That evening the witty priest met Lord Randolph Churchill at a dinner party and mentioned the incident. "I did not think it necessary," he said, with a twinkle in his eye, "to prefix Carlo with Monte."

Father Healy's reputation was such that there was no need for him to fear criticism, and it was merely his avidity for joking that caused him to make the most of the opportunity presented by his parishioner's question.

But when the casino was regarded as a cesspool of evil certain to infect the whole of the French Riviera with its unpopularity, residents in Mentone, Nice, Cannes and other less celebrated places were canvassed for signatures to petitions to the French government praying for the forcible cancellation of the Blanc concession. The owners of villas were waited on by canvassers eloquent with indignation and seething with facts and arguments in the style of the parliamentary candidate. Every

tradesman had a copy of the petition for his customers to sign and the cafés were similarly supplied. François Blanc was never ignorant of the methods and manœuvres of his antagonists, but he went on increasing the accommodation for gamblers, occasionally throwing a sop to public opinion in the shape of a church or another free entertainment.

The outcry against the casino was in full blast when the Bishop of Gibraltar, who shared the general opinion that the Blanc establishment was doomed, announced in a public speech that he would not permit the erection of an English church in Monte Carlo until the gaming-house was demolished. The sentiment was magnificent and the intention excellent, but if Blanc could defy the powerful Catholic hierarchy he had nothing to fear from the uninfluential and numerically trivial adherents of the Church of England. The casino prospered exceedingly and English visitors to Monte Carlo increased every year, and when Time had eaten the bishop's words the church was built, to the great satisfaction of an administration which had ever been mindful of the calls of religion.

## CHAPTER VIII

**M**ONTE CARLO is the paradise of the adventuress, and in the long list of famous and notorious women who have been associated with it are to be found the names of most of those curious creatures who have by their beauty and their sex taken captive the common sense of mankind. Daily in the casino can be seen the woman with a heart as false as her complexion; her sister who belongs to the nobility on the Riviera and owns a labourer for a father at home; and the utterly unmoral and immoral *cocotte* who flaunts her beauty and her cupidity before the eyes of men willing to pay for her pleasures as well as their own. When they lose they whine, and when they win they are equally impossible. On their unlucky days they hover, vulture-like, near the tables seeking opportunities to steal the money of gamblers too timid to protest for fear of a scene. Some of these women consider themselves fortunate in never being without a supply of moneyed fools to minister to their greed. They trade on their capital of beauty and lies, but the career of the luckiest of them is pitifully short. At the best it means a few seasons of mirth and madness and then oblivion either in tragedy or, what is from their point of view worse, obscurity.

One of the most sensational of Monte Carlo tragedies excited the Riviera in 1884 during a season which was made memorable by the high play of certain Russian and German millionaires. But in the crowded rooms

there was no one too absorbed in the tables to pay the tribute of a glance at a tall, handsome woman with snow white hair and raven black eyes who usually occupied a chair at the first table to the right beyond the entrance. Her graceful dignity was alluring, and her air of complete detachment from her surroundings intriguing. Always magnificently gowned and wearing a fortune in pearls and diamonds—if they were genuine—there was much curiosity as to her identity. That she was rich seemed obvious from her play, for she played maximums almost every time and it was nothing unusual for her to win or lose twenty thousand francs between dinner and midnight.

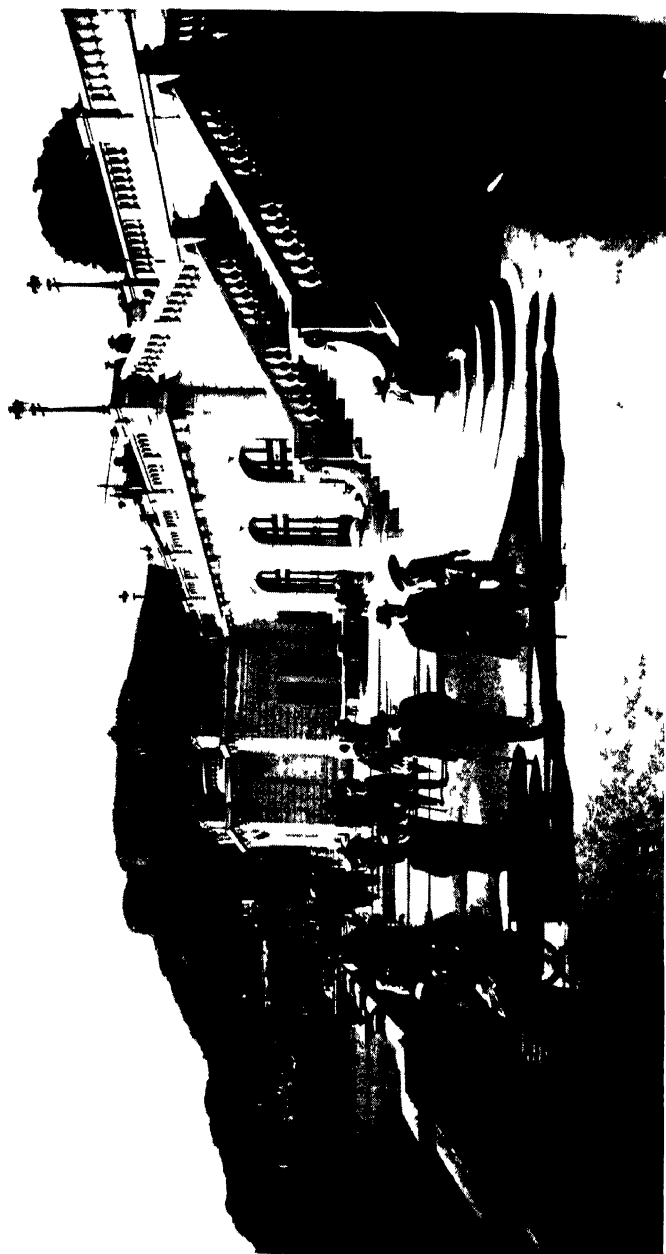
Who was she? Where did she come from? Was she the particular—meaning, of course, that she was anything but particular—friend of some millionaire in his dotage? One night she attracted a crowd to her table by winning eighty thousand francs in less than a couple of hours, but it was all swept away and twenty thousand more before midnight, and the punters who banked on her luck went away grievously disappointed. But nothing seemed to shake the confidence or dim the serenity of the graceful-looking woman with the creamy complexion and the compelling black eyes. She apparently had inexhaustible resources, and, as money is the only god known at Monte Carlo, when this became a matter of general belief the anxiety to make her acquaintance disturbed not only the adventurer but the bourgeois tourist in search of diversion.

Conscious of the profound stir she had created, Hildegard Palzer, who had registered at an hotel at Nice as the widow of an American merchant, was never seen in Monte Carlo except when gambling at the casino. She generally arrived at the rooms at four



o'clock and drove away on the stroke of midnight, and even on the occasions—and they were many—when she lost every franc she possessed she could derive consolation from the stares of the curious and the flattering murmurs of the busybodies. But one day she entered the Hôtel de Paris with a tall, good-looking man of about thirty-five, and clinging to her arm was a very beautiful girl of eighteen who addressed her as mother. The man had several acquaintances in Monte Carlo and it was owing to this fact that the mystery was solved and the little gambling world heard that the name of the beautiful middle-aged woman was Hildegarde Palzer, that she had an only child, the girl of eighteen, and that her husband having left her badly off, she was relying on the generosity of the son of a wealthy Viennese jeweller to finance her attacks on the games of chance played in the Temple of Blanc. That was all, and as it was a commonplace story it excited no comment. It was a recognized thing for a beautiful woman to have a different financial backer each season on the Riviera and, if rumour hinted that the path of the fascinating widow was strewn with the victims of her greed, the general tendency was to do homage to her for her successes.

She was certainly a remarkable woman. Long before the appearance of the wealthy Viennese she had brought men to her feet who had paid dearly for their infatuation. A German brewer had spent a million francs on her and had shot himself because his poverty entailed banishment from her side. Another fool had turned to crime to replenish his exchequer and had ended in a French prison. Hildegarde Palzer, with her refined features and an expression that seemed all soul, had the crafty brain of a devil and knew no mercy or conscience.



THE BATHING ESTABLISHMENT



It had been in her hotel at Nice that she had picked up Franz Kuno, a widower with one child, a boy of six. A soulful smile, a nod, a trivial act of courtesy on the part of the man, and they were at once friends. The previous day she had lost eleven thousand francs and was now penniless, on the brink of a disastrous encounter with the proprietor of the hotel. Then accident threw the Viennese in her path and she determined to add him to her list of victims.

"You'll soon grow tired of me," she protested, when a few days later they were driving away from the casino after a period of misfortune due to the reluctance of thirty-five to catch the little white ball, "I must seem terribly old to you."

"We are the same age," he answered, pressing her arm. "Thirty-five hasn't been lucky to-day, but it's more than a mere coincidence that it should be the number of both our years and it must prove fortunate very soon."

"I'm expecting my daughter, Albertine, to-morrow," the woman remarked, changing the subject as soon as he had expressed his willingness to give her fresh supplies. "She is at school at Paris. It may be a mother's partiality, but I think she's very beautiful. What troubles me is that you may fall in love with her. It makes me sorry I married so young."

He laughed loudly in ridicule of her fears and quickly brought the smiles back to her face by discussing a new system of playing roulette. It had been on the whole a very bad season for Mrs. Palzer, the American widow, and she was finding it very difficult to deceive herself as her years increased. She was still beautiful but her beauty threatened to vanish at any moment, and rivals half her age and with double her attributes were

beginning where she was leaving off. It was necessary therefore for her to prepare for the unremunerative years, and she had, in fact, been working hard perfecting a system which required a capital of thirty thousand francs, when the Viennese smilingly promised to provide the amount and ask for no share of her winnings.

If Albertine had not been necessary to her campaign of male exploitation on the Riviera she would never have allowed the girl to join her at Nice. But she had made not a little profit from the middle-aged and elderly fools who had lost their heads over the slim, fresh-complexioned schoolgirl, and on three occasions at critical moments she had been able to blackmail men, who had paid up and fled. Now, however, she was inclined to be jealous and afraid of Albertine, for she could read her latest friend like an open book and she had good reason to know that he was excessively susceptible.

Two days later Mrs. Palzer and Albertine unexpectedly met Franz Kuno outside their hotel. The widow presented him to her daughter, keeping her eyes on his face and suspiciously alert for any signs of surrender to the younger and more attractive loveliness of her child. But Kuno came through the ordeal triumphantly, meeting her challenging and threatening scrutiny with a bland politeness which disarmed her. Nevertheless, it was an ordeal for the older woman, who felt that her fate depended on her ability to overcome the rivalry of her own daughter.

"Does our appointment to visit the casino this evening still hold good?" he asked, with scarcely more than an indifferent glance towards Albertine.

"Of course," the widow answered promptly. "My daughter has plenty of friends in Nice and in any case she never stays up after ten."

"I'll be all right, mamma," said Albertine quickly, with a toss of her head which might have been pettishness or mere childishness.

"Very good, I'll call for you in the carriage at six," said the infatuated Franz. "We'll dine at the Hôtel de Paris and then test the system until midnight."

He had received that morning a very large sum from his father, and although he had just previously decided to resist the greed of the widow it was significant that the moment the introduction to Albertine took place he became more anxious than ever to retain her mother's goodwill. No sign escaped him that Albertine had actually made a very deep impression on him and that one glance from her dark blue eyes had ended her mother's reign.

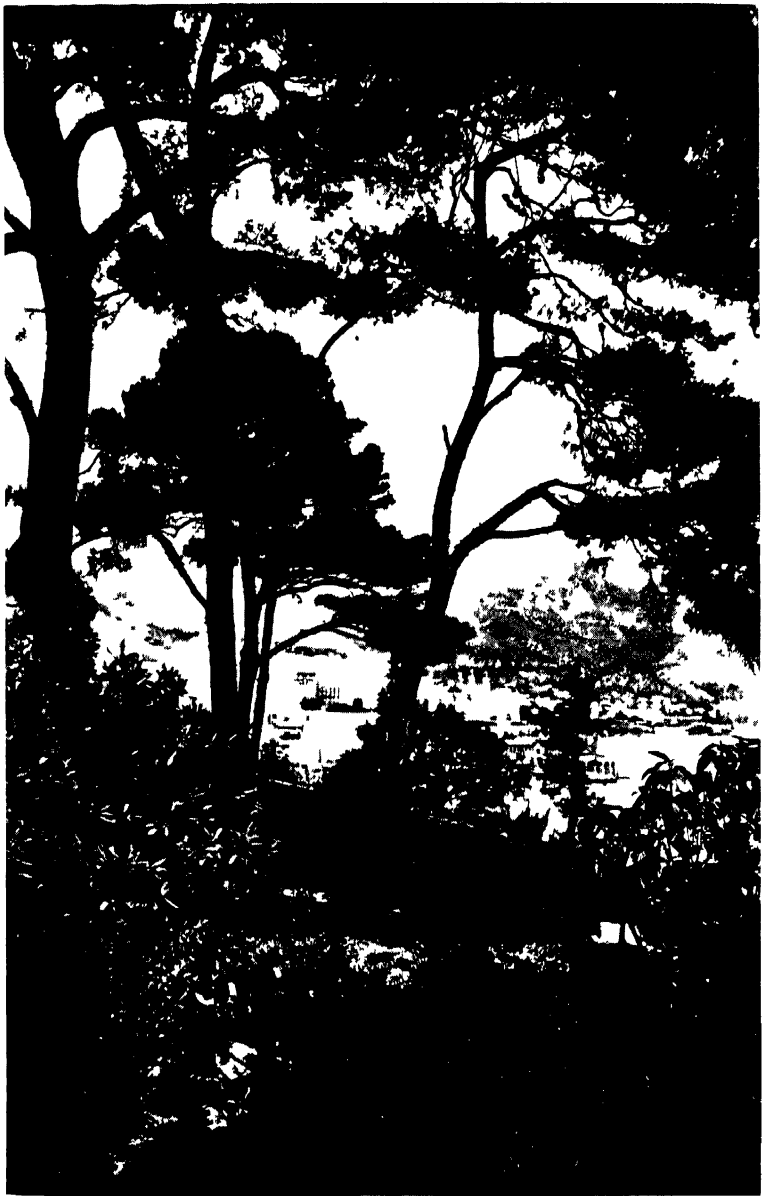
They had a merry and vivacious little dinner-party all to themselves at the hotel opposite the casino, and whenever Mrs. Palzer referred to her daughter, who was spending the evening with friends at Nice, her host scarcely troubled to listen to her. The only subject he evinced any interest in was the system, and he urged her to hurry with her coffee so that they might start the campaign at once.

But as they were walking across to the casino Kuno suddenly complained of feeling ill.

"I must return to the hotel and rest," he murmured, in a feeble voice, "I daren't play to-night—it would mean certain failure—but you can play for both of us and if I don't rejoin you you'll understand I'm still at the Paris. A thousand apologies, Hildegarde, but I can't help myself. My head is bursting and I feel in a fever. You won't mind testing the system alone. If you don't see me earlier I'll be waiting for you in the carriage outside at midnight."

She also had a fever, but it was the gambling fever, and as she possessed their united capital she was more eager to enter the rooms than to discuss his illness. Convention compelled her to murmur words of sympathy, but she sighed with relief when with another apology he left her and she was free to proceed in search of fortune. The system did not involve playing on number thirty-five—her alleged age—it was nothing so simple, but she had the whole complicated table of figures at her fingers' ends and she was confident that with the fifty thousand francs she had wheedled out of her lover she would make a million if she played judiciously and carefully.

Her first act was to place six thousand francs on the red. It won, and she thrilled with excitement, an excitement heightened by the murmurs of the crowd at the back of her chair. Her system called for no greater risk on a single turn of the wheel than five hundred francs, but encouraged by her initial success she quadrupled her stakes, and playing round the figures, twenty-six, thirty-two, thirty-six and the last dozen she lost fifty thousand francs in two hours. Then she threw the system overboard and took to backing the red, and at half-past ten she left the table with only three francs in her possession, disappointed but not alarmed. Her faith in her system was not weakened, for she admitted to herself that she had not kept strictly to it. Besides, there was always Franz to draw on. He was her banker, and thanks to the industry and success of his father he was good for at least half a million francs. Strangers who had witnessed her heavy defeat were surprised by her serenity. They may have suspected the sincerity of her smile, but it was genuine enough because it was inspired by the knowledge that at forty-five she could



VIEW OF MONTE CARLO FROM THE GARDENS OF MONACO





pass for ten years younger and that a rich man was her devoted and faithful slave.

There was an hour and a half to pass before Franz rejoined her, but with only three francs there was not much entertainment or refreshment to be derived from the casino, and glad to escape from a room unbearably hot and stuffy she strolled past the guardians of the door and on to the steps of the casino. For a few moments she glanced idly at the Hôtel de Paris and then in the direction of the hills where the lighted windows of villas and hotels sparkled like so many jewels. Allured by the mournful yet attractive swish of the waters of the Mediterranean, she descended the steps and turned to her left to gaze towards the distant moonlit horizon. Few persons were to be seen, for the casino had swallowed up almost the entire population of Monte Carlo, and whenever a stray pedestrian approached Mrs. Palzer drew into the shadows.

She was leaning on the parapet lost in reverie when the sound of footsteps roused her and she was in time to see two figures pass her in the direction of the Condamine. The man was tall and looked distinguished; his companion was obviously young and if her dainty figure was any criterion must be beautiful. That was the widow's first impression; her second brought a sudden choking sensation as a jealous fear threatened to stop the beating of her heart as with one hand on the parapet she leaned forward, trying to pierce the gloom. But it was not until the couple passed a lamp-post that an involuntary cry of fury confirmed her suspicion that the man was Franz and the girl Albertine.

Hildegarde Palzer had deceived many men and had laughed at their jealousy, but a woman under the influence of her emotions has no use for logic, and now

as she stood in the shadows between the lights of the Place du Casino and the moonlit Mediterranean she muttered curses and threats, and sobbed for the ill-treated victim of a heartless adventurer that she believed herself to be.

Her first impulse had been to rush forward and confront them, but even in moments when her heart and her pride were lacerated her actions could be influenced by her greed. Had the system worked to her profit that night she would have denounced her faithless lover to his face, but she was penniless and in debt, and she dared not initiate a quarrel which might part her for ever from the sole source of her income. That was the reason why the white-faced, jealous woman crept back into the light and warmth of the casino, hiding her jealousy and rage by an artificial smile, and seeking distraction in watching the players.

Franz was punctual as usual, and throughout the drive to Nice he was the same suave, polite, flattering and very attractive cavalier, and he merely laughed when he heard how his money had been lost. But jealousy is often tantamount to second sight, and Hildegard Palzer detected to her own dissatisfaction and uneasiness many signs of boredom. She saw that he was absent-minded and that every little attention he paid her cost him a distinct effort, and there was no mistaking the eagerness with which he jumped from the carriage when it drew up in front of her hotel.

"Come in," she said curtly, "I want to tell you something."

When they reached the deserted lounge she scarcely waited for the night porter to leave them before she turned on her lover.

"What were you doing at Monte Carlo with Albertine

to-night?" she demanded, in a tone of suppressed passion.

He started, flushed and, as if overwhelmed by her discovery of his secret, clutched the top of the nearest chair to steady himself.

"I saw you both about half-past ten," she continued, wonderfully self-possessed considering that she had anticipated the scene with something akin to fear. "I lost the whole of our capital early and I went out for a stroll at half-past ten. I was thinking of you and of your kindness to me and I was sorrowing for the heavy losses I had caused you, when I had a terrible shock."

"You're a foolish, jealous creature," he said, forcing a smile and recovering his composure. "You have been so curious since I called for you at the casino that I've been wondering what was the matter with you. Are you jealous of Albertine? Why, she hasn't half your beauty and your fascination."

"You met her by appointment to-night at Monte Carlo?" said the jealous woman, sinking on to a chair.

"I did nothing of the kind," he answered promptly. "Albertine slipped out of the hotel after we had gone and came over by train. She wanted to see what the place was like, especially as you had forbidden her to visit it. I was just recovering from my fainting attack and leaving the Hôtel de Paris when I saw her in the Cheese. Of course I went up to her at once and asked her what she was doing. She was quite alone and I think a little frightened, and she was very glad to see someone she knew. I hadn't time to take her home and return for you, so I saw her into the train."

"You were walking with her towards the Condamine," said the widow suspiciously.

"We didn't go very far," he replied glibly. "There was half an hour to wait before her train and we thought it better just to stroll about instead of waiting at the station. Come, Hildegarde, don't destroy our happiness by an exhibition of insane jealousy. Promise me now that you'll never be jealous again. It's ridiculous to fear you have a rival in your own daughter."

"I can't trust you," she said, with a moan, "I've no security for your love. You could leave me to-morrow and I would be alone and desolate and helpless," she concluded weakly.

Relieved by his victory and willing to appear generous now that their positions were reversed, he sat down beside her and laid a hand gently on her shoulder.

"I'll prove my love for you," he said, under his breath, "by asking you to take charge of my little boy. One of these days you'll be a second mother to him and I want you to grow to love him for my sake. You know how devoted I am to him. Well, if the almost impossible happened and I was drawn from your side I would have to come back to you for my son."

It was an extraordinary bargain, the handing over of the boy of six as hostage to a jealous adventuress as security for his father's loyalty, but Hildegarde Palzer did not hesitate to express her approval of the transaction. Deeply analysed, her love for Franz was simply a mixture of jealousy, greed and pride. She was incapable of a genuine, unselfish love for anyone. She had seized upon the Viennese solely because he was rich and she had fully intended to cast him off as she had so many other dupes as soon as she had exhausted his purse and his gullibility. But now had he confessed to the direst poverty she would not have let him go, for the position was changed with the entry of her daughter on the



THE TERRACES OF THE CASINO



scene as a possible rival. To allow Albertine to triumph over her would be an admission that she had lost her powers of fascination and that the time had come for her to retire into middle age. Furthermore, it would be proof that she was old, and Hildegarde Palzer feared old age even more than she did penury.

She did not see Albertine until they met at lunch, and then there was no reference to Franz, but as the girl did not express any surprise at the presence of the six year old boy at the table the widow guessed that her daughter had had in the meantime the advantage of an interview with the child's father. Mrs. Palzer, however, kept a strict watch on her, but Albertine behaved as though unconscious of having given offence, and with the receipt of ample supplies from Vienna and the assumption of the attacks on the casino the widow's suspicions gradually died down. Night after night she was to be seen fighting the bank; and her ammunition was not light. But if she had an occasional win, her losses always predominated, and she must have cost the Viennese jeweller's son a quarter of a million francs by the time she left the casino for the last time to enter her carriage. When she saw that it was empty she turned an inquiring gaze on the coachman, who murmured that Monsieur had been taken ill and had been compelled to return home earlier. She accepted the explanation with a curt nod, her mind unable to get away from the subject of her losses. But ten minutes after entering the hotel at Nice the casino was banished for ever from her life by the discovery that four hours previously her lover and Albertine had eloped.

With a tigerish fury she sprang upon the sleeping child in her room and strangled him, and then ran out of the room with the intention of drowning herself.



She paused on the landing, however, terrified by the consciousness of her crime and her jealousy supplanted by a craving for her own life and liberty. Re-entering the room she prepared to fly, changing her clothes and carefully searching her wardrobe for stray francs. She had only one hundred and twenty francs to begin her flight on, but it was sufficient to enable her to make her way to a village near Lyons, and there she lay low while the press of Europe recorded her crime and an army of detectives searched for her.

It was, of course, practically impossible for her to evade arrest, but it was several weeks before mere chance led a couple of detectives to her hiding-place and she was conveyed back to Nice to undergo her trial for wilful murder. The police were surprised when they discovered that although she had left Nice with very little money she had been able to bribe heavily the owner of the cottage where she had been arrested and live in comparative luxury, paying cash for everything. When arrested she had several thousand francs in her possession, and the mystery was where she had obtained supplies. When the mystery had been solved, however, few would credit the solution, yet it was a fact that the day after her crime she had actually written to the father of her victim and he had immediately sent her a considerable sum in notes to help her to evade justice.

The trial of Hildegarde Palzer for the wilful murder of her recreant lover's son was the great sensation of the Riviera season some forty years ago. It reduced to the commonplace the millionaire playing maximums and it banished from conversation stories of broken banks, and left the blackmailers and the parasites temporarily without occupation for everybody discussed the case, and everybody wished to be present at it.

The trial began as all murder trials begin—with revelations. Hildegarde Palzer, who had been known at Monte Carlo as the widow of an American moving in the very best circles, was found to be the daughter of a Bavarian servant girl. Albertine, who was occupying a cell in a prison at Vienna, to which she had been consigned for two years for fraud, was not the daughter but the niece of the murderess, and the two women had been partners in the exploitation of male susceptibility and credulity. To put it bluntly, they were blackmailers, and it had never occurred to the older woman that she might one day have a dangerous rival in her niece until in the case of the Viennese jeweller's son the youthful beauty and vivacity of the girl had triumphed over the artifices and artificiality of the woman.

Counsel for the prisoner did little more than appeal for mercy for his client on the ground that she had been the victim of circumstances. He declaimed about her enormous losses at the casino, but, as her record proved she had never gambled with her own money, the denunciation of roulette scarcely impressed the jury. Yet had Hildegarde Palzer murdered an adult she might have escaped, but her victim had been an innocent little boy, and that was too much even for the most ardent advocate of the "unwritten law" anxious to be sentimental at the expense of the dead.

The day the verdict was given was one of the hottest in the history of Nice, and the court was crowded almost to suffocation by fashionably dressed women drawn away from roulette by the opportunity to stare at one of their sex in the agonies of stark terror. The spectators fanned themselves unceasingly, and all through the closing speeches there was a swish of fans keeping time with the flowing periods of counsel and judge. The fans

were still at work when the verdict of guilty was pronounced and the judge sentenced Hildegarde Palzer to eighteen years' imprisonment.

Three days later the Grand Duke Paul of Russia broke the bank three times in succession, and Hildegarde Palzer was forgotten.

## CHAPTER IX

THE evil reputation which Monte Carlo acquired almost as soon as it had become the home of the greatest casino in the world was due to some extent to the equivocal policy of François Blanc and the long trail of ruined men and women he had left behind him at Homburg. But there was never any real cause for anticipating that Monte Carlo would be so crudely obvious in its results, and there was never any need for François Blanc to regard every gambler as a potential swindler. At Homburg he had encountered every variety of rogue, and when he came to Monte Carlo it was almost a universally accepted axiom that only a rogue could win at the tables. The honest person was regarded as certain to be plucked, and if he betrayed signs of an astuteness which Blanc, with his perverted ideas, credited only a swindler with he was watched with an assiduity amounting almost to persecution.

Before the rock was covered with hotels and villas Nice was the headquarters of most of the patrons of the casino, and it was Nice that felt the full effect of a bad day for punters. In the seventies there were so many cases of defaulters at the hotels that the proprietors inaugurated a detective system of their own in order that they might have early knowledge of their customers' losses and take steps accordingly to protect themselves. They had their guests watched in the casino and a careful note was made of any heavy play by a visitor from Nice. If the detective reported, for instance, that

a gambler staying at a second-rate hotel was playing in maximums the manager at once demanded payment in advance. If a client put more into the casino than his appearance and manner warranted—according to the hotel proprietor's standards—it was considered a justification for searching his luggage and keeping a watch on it every day so that it could not be removed surreptitiously.

These precautions, of course, led to innumerable scenes and mistakes. In the early seventies the only son of one of the pioneers of American millionaireshood was convoyed to Paris by a bodyguard of tutors to learn the language. He settled down to his studies for the first week and then, giving his tutors the slip, went off to Nice fully determined to prove to François Blanc and anyone else whom it might concern that he had a system for playing roulette which would create a financial earthquake in the principality. He took a room in one of those back-street hotels which have the appearance of antiquity solely because they are never cleaned, and driving over to Monte Carlo after an early dinner lost thirty thousand francs before the doors closed on him. He had little better luck the next day, and on the third was more than a hundred thousand francs out, but if his faith in his system was weakened there was always the memory of a father working sixteen hours a day in New York to comfort him. It was a fourth disastrous experiment with roulette that brought him back to the hotel at Nice earlier than usual and when he entered his room he was astonished to find the manager and a waiter bending over an open trunk.

The waiter's chin instantly came in contact with the American's right fist and he collapsed on the floor, but the discreet manager decamped, his indignant client assisting his progress with a series of kicks, and he was

subsequently picked up by his consoling staff at the bottom of the staircase.

When the manager had arrived at some degree of coherency he sent for the police and gave the young American in charge not only on a charge of assault but on suspicion of being a defaulting cashier for, as he explained to the chief of police, it was not credible that a foreigner who was in the early twenties could have come honestly by the huge roll of banknotes in his trunk.

It can be surmised what happened. The American's reckless gambling at the casino had been reported by one of the detectives employed by the Nice hotels and had instantly aroused the suspicions of the manager of the particular one at which the gambler was staying. His suspicions multiplied when he failed to discover anything about the antecedents of his apparently wealthy client, and it was only because he hesitated to run the risk of offending a customer who promised to become very profitable that he waited three days before taking his head waiter into the stranger's bedroom and deftly unlocking his trunk. At the very moment the American had entered the two men had been gazing in amazement at the wealth they saw at the bottom of the trunk, and it is not at all unlikely that had the American remained another hour in the casino his roll of banknotes at the hotel would have depreciated in a startling and mysterious manner.

The chief of police was inclined to favour the theory that the American was an absconding cashier—a type of criminal with which he had a very extensive acquaintance—and his prisoner's reluctance to give any information about himself was taken as tantamount to a plea of guilt. However, after a week in a dismal cell the prisoner requested that a cablegram should be sent to his father

in America, and three days later the prodigal was released and started at once for New York, and twenty years later he had not lived down the reputation he had earned by the only questionable act in an otherwise blameless life devoted to selling land to immigrants.

Another victim of this espionage system was George Augustus Sala, a journalist of renown in his time whose "sickening thud" style once reverberated throughout the land. Sala was fond of the Riviera and, if never a gambler, enjoyed a visit to the casino. He played, of course, and seldom won, and a detective in the employment of the hotel at Nice which sheltered him warned the proprietor that his weekly account was in danger. It was a ridiculous mistake, so ridiculous that even Sala, who had no sense of humour, could laugh at it, but he found it unpleasant to be watched every moment he was in the rooms and to see signs of interference with his luggage when he returned to the hotel. His luggage was actually searched and when the manager found no money in it and thereupon reminded himself that the Englishman received no letters, he came to the conclusion that Sala had lost every *sou* at the Blanc establishment. He thereupon questioned Sala, who explained that during his visit to the Riviera he was in the habit of writing stories for a certain newspaper proprietor who was staying with a niece at Mentone and who paid in cash on delivery of each manuscript. Whether the hotel proprietor believed him or not it is difficult to say, for these counter barterings of literature are extremely rare, but the spying continued until Sala left for Russia to denounce the methods of the Czar's secret police.

The gambler who had no rank and public reputation to gain for him respect and immunity from spying had,



THE GARDENS





if sensitive, an irritating time of it at Monte Carlo. In the seventies he had at least three sets of spies to worry him, the casino's, the official police and the detectives retained by the hotels. When the latter were abolished by their own blunders the activities of the others did not lessen, and if not supposed to collaborate they found each other useful on occasions, particularly when their methods gave rise to scandal.

An illuminating example of the habitual stupidity of the spy, official and unofficial, is to be found in the history of the Boun affair. Boun was a British subject who sold all that he had and gave it to the casino with the assistance of an infallible system, and when he returned to his hotel at Nice he shot himself dead. When the news reached the directorate of the casino at Monte Carlo it created consternation. There had been an unusual number of tragedies on the Riviera that season and the administration wished to prevent another agitation. Their agents were therefore set to work at once, and the suicide's body was scarcely cold before his bedroom was entered and ransacked and every letter and document carefully read and those considered likely to assist in whitewashing the casino abstracted. The object, of course, was to discover if there was a motive other than the gambling losses which could be promulgated as an explanation of the act of self-destruction, but the effort had the opposite result, for the methods of the secret police caused considerable scandal and indignation. Complaints were made to the Foreign Office in London, which was, of course, helpless, but the casino directors were undoubtedly frightened and to exculpate themselves and their hirelings they declared that the spies who had invaded the dead man's bedroom were detectives in the Nice police force, and that their own agents could not

possibly be held responsible as they had no jurisdiction beyond the confines of the principality.

There was no proof as to the identity of the offenders and as the Nice chief of police contradicted the statements of the casino directorate nothing could be done beyond denouncing both sets of spies. It was thought that the Boun case might lead to the abolition of the espionage system, but all it did was to make the spies less aggressive and more careful until the incident had been forgotten. Memories are short on the Riviera just as they are elsewhere, and when the next scandal occurred it caused as much surprise as indignation amongst those who had so easily forgotten that it was simply a case of history repeating itself.

Then there was that German count who put his estate in pawn and gambled at Monte Carlo with the money he had thus borrowed. He had a notion that if he followed a certain course of action he had mapped out for himself he would obtain sufficient money to subsidize the family dignity. The rental from the estate had been decreasing yearly and there was the prospect that the heir to them would receive practically nothing. The count was not a gambler by nature, but when all other sources failed he bought a roulette wheel and endeavoured to discover if any numbers appeared more often than their fellows. An optimist may be defined as a person who never fails to find what he looks for, and the count, a confirmed optimist, compiled a system with the assistance of his toy, and forgetting or ignorant of the fact that there is a vast difference between roulette as played in a parlour and in a *salle de jeux* at Monte Carlo, took up his residence at Mentone and drove over to the casino every day.

It has often happened that a player of what he fondly

imagines to be an original system is favoured at first by fortune and is thereby spurred on to take bigger risks. It was not so, however, in the case of the German count. He received none of the favours of the fickle goddess, for he experienced nothing but a succession of dismal losses. To put his system to the test he had brought with him a sum of money which represented at least ten years' income, and with even ordinary bad luck his capital of six hundred thousand francs ought to have lasted longer than three weeks. But his folly was greater than his means, and it was simply inviting disaster by spending a whole day putting every possible maximum on single numbers. When he was warned that he was not giving himself a chance and advised to play trente-et-quarante he retorted with a curt refusal. One of the numbers indicating success, according to his system, was nineteen and as it had not appeared for five hours he was absolutely certain in his own mind that it must turn up very soon, but this is a fallacy which has cost punters millions of francs, for there was no reason why nineteen should ever attract the little white ball. It certainly did not that afternoon, and though it was only the fifth day of the count's play he had lost more than half of his capital.

Stripped of their elaborate trappings roulette and trente-et-quarante are, as I have said before, merely variations of pitch and toss, which accounts for the monotonous reading the doings of gamblers make. I will not, therefore, enter into a detailed account of the count's progress from optimism to a despair amounting to insanity. When he entered the casino for the last time he was wild-eyed and haggard and he played with his few remaining gold pieces as if he was stricken with the palsy. He seemed to have grown very old, and he

gambled with the despair of the man who knows that it is useless hoping for a miracle. When the croupier had gathered in the final coins the count drove back to his hotel at Mentone and took a dose of poison, and he had not been dead half an hour before the tragedy was known to the administration.

The secret agents of the casino were instantly mobilized to deal with an affair which might develop into a terrific scandal and awaken that slumbering préjudice against Monte Carlo which is universal. That Mentone was French territory was an awkward fact which they could not afford to ignore, for corpses have no civil rights in France and the person who dies in a hotel becomes at once by the act an enemy of the proprietor, but it was not the time for the observance of the niceties of international law.

The agents, silent, secret and efficient, descended upon the hotel and inside a few hours the body of the suicide was on the rail to Germany. They banished the proprietor and his staff from the room and performed their duties so unobtrusively that none of the guests knew what had happened until they heard the current gossip the next morning. By then there were half a dozen different versions as to the precise circumstances in which the German had died. One was that he had been murdered by a man in the service of the casino, although those who favoured this story could not agree as to the motive for the crime; and another was that he had committed suicide in the little room where candidates for the viaticum are examined when they apply for charity. He had been refused assistance, said the gossips, and when he had complained that he had lost six hundred thousand francs—then equal to more than £24,000—he had been advised in a sneering tone to apply to his

relatives. The most generally accepted story was a highly coloured account of four secret agents of the casino carrying off the corpse of the suicide with the connivance of the hotel proprietor and burying it in the nameless cemetery of Monte Carlo, the haste and the secrecy to prevent proof being given to the public of another suicide due to gambling losses. A childish reason, and yet not so ridiculous as it seems, for there was a time when the word suicide sent a cold chill down the spines of the directors of the casino and they willingly paid blackmail to keep it out of the papers. It was the only word that could frighten François Blanc and Camille Blanc in the days of their power, and even when the Blanc financial interests were acquired by a public company the directors continued to see decreased dividends in every violent death.

With rumour varying from wilful murder to body-snatching, the agents of the casino had another stormy time, but they had no real reason for panic, for they had acted on the instructions of the nearest relation of the German count, and the immediate coffining of the corpse and the indecent haste with which it was sent on its travels were solely due to the anxiety of the count's family to avoid scandal. Of course the casino authorities had been only too relieved to find their own sentiments on the subject reciprocated by the count's relations, and they spent eagerly a few thousand francs to gratify their wishes.

Monte Carlo is an anachronism and a paradox, and if it has changed outwardly during the last sixty years it is the same at heart as it was in the time of the first Blanc. He was an autocrat, but on the whole exercised his power wisely, for he seldom allowed his greed to overcome his common sense. There is a reigning prince of Monaco

but the king is the casino, and it rules through its agents. François Blanc was a man who deported undesirables, and he kept his territory free of his enemies. To offend the ex-waiter was to incur sentence of banishment, if nothing worse; and the worst crime in the Blanc code was poverty. All things considered he made few mistakes and his successors who reign to-day have simply brought his policy up-to-date.

The founder of the casino had his own ideas as to what constituted honesty and he could condone any offence against the laws provided they were not the laws of Monte Carlo. He could pity the malefactor who offended beyond the frontiers, but he had no mercy for him if he came within the boundaries of the principality. In fact, François Blanc even when he was a millionaire never ceased to be a waiter. To him Monte Carlo was a gigantic hotel, a thing of beauty and luxury which was solely intended for the rich. The wealthy guest was received with honours; the poor with a frown; and those who pretended to be rich were tolerated if their "bills" were settled, and no inquiries were made as to the source of their money.

Two years after Blanc had transferred his legionaries from Homburg to Monte Carlo he was in the rooms one night when he recognized in a player who was creating a sensation by his recklessness a clerk in the service of the bank of France at Paris. Blanc had often transacted business with him across the counter and he knew to within five hundred francs what the young man's salary was. It was therefore easy enough to guess that the thousands of francs which were being thrown at the casino had been stolen. Blanc promptly had him watched in the casino and out of it, and there can be no doubt that he instructed the chief spies to report to him the moment

the bank thief began to play in comparatively small sums, for this would be an indication that he was coming to the end of his resources, and the proprietor of the casino had no intention of allowing his beautiful garden by the sea to be the scene of the arrest of a common embezzler. The secret police carried out their chief's commission secretly and quietly, and the unimaginative bank clerk was astonished when he was interviewed by a very polite gentleman who called at his hotel the morning his cash had dwindled to less than a hundred francs.

"Monsieur will find it to his advantage to leave," said the agent, with a bow, but there was a steely glitter in his eyes which intimated that a refusal would be regarded as a challenge to the power of the personality behind the Prince of Monaco.

The wretched gambler, who had been hourly expecting that his falsification of his books would be discovered, dared not run the risk of advertising his whereabouts by quarrelling with the casino authorities, and so he accepted the invitation of the stranger to escort him to the train which left in the direction of Nice at eleven o'clock. He booked to Paris, but broke the journey at Lyons, and it was at Lyons he was arrested by two detectives who had been searching for him in and around Paris. During his fortnight's holiday at Monte Carlo he had lost two hundred and twenty thousand francs of the quarter of a million he had stolen from his employers, and had François Blanc intervened and denounced him at once the bank would have recovered eighty per cent of its property, but Blanc did not think it incumbent on him to protect anyone's interests except his own, and when it was suggested he should return the stolen money he was speechless with indignation.

Another notorious embezzler, Roodenbeck, the man



who stole twenty-three million francs from the Bank of Belgium forty-eight years ago, contributed largely to the profits of the casino at Monte Carlo for a couple of seasons. Of course only a very small portion of the gigantic sum referred to came the way of Blanc, for Roodenbeck's special weakness was gambling on the Paris Bourse. He was a saturnine individual with none of the ordinary human weaknesses, but he had a passion for speculation and he thought that with the almost inexhaustible resources of the Bank of Belgium behind him he could not fail to become a millionaire by indulging in what had once been a hobby and now had become a business with him.

He played at the casino with a couple of assistants and he made the early part of 1876 memorable by his heavy play. Ten times in succession he lost thirty-six thousand francs and was the coolest man in the rooms. He was never dismayed by his losses, but he was sometimes bored, and then he would seek relaxation in backing figures *en plein* at roulette. Blanc must have known that this queer looking man from Belgium who was aping Cræsus was a thief, for it was his habit then to act more or less informally as *chef de partie* at any table where the gambling was fantastically high. Blanc had his register of the wealthy men of Europe, who were then, of course, a smaller body than they are now, and he was well acquainted with Brussels and its leading citizens, and he must have seen at once that Roodenbeck was not one of them. But the Belgian was not an underpaid Parisian bank clerk and it was obvious that he had millions of francs at his disposal. Consequently there was no visit from a secret agent nor any warning given that his presence in Monte Carlo was not desired. François Blanc smiled cynically and waited on events, and his



ANOTHER VIEW OF THE TERRACE OF THE CASINO



belief that the crash of Roodenbeck would not occur on Monagascan soil proved to be right.

There have been too many sensational flights from justice since then for Roodenbeck's dash round Europe and Great Britain to avoid arrest to be remembered now, but in many respects his career of crime and its inevitable sequel form one of the most enthralling stories of crime. Roodenbeck put the exploits of all other embezzlers in the shade and he must have had an extraordinary gift for acting, for he lived like a millionaire when his salary was only three pounds a week and succeeded for years in persuading both Paris and Brussels that he was as honest as he was apparently rich.

When arrested at last he smilingly repudiated the name of thief, coolly claiming that a man who had stolen twenty-three millions had the right to call himself a financier, but he was not so cynically cheerful when a few days of imprisonment gave him an insight into the meaning of penal servitude for life. He did all he could to help the bank to recover a portion of its losses and they succeeded to the extent of a few millions, but there was no attempt to make François Blanc disgorge, for if Parisian stockbrokers can be censured for not being more careful in their dealings with an unknown man who was speculating in millions, the proprietor of the casino could not be expected to know the secrets of the cosmopolitan crowd which daily gathered in the rooms to pay tribute to him in gold and silver.

But Blanc had known all along who and what Roodenbeck was. His secret police saw to that. No heavy gambler plays for long at Monte Carlo without his dossier finding its way into the archives of the administration. Blanc could be virtue personified if he stood to lose nothing by it whenever an opportunity

arose for his agents to collaborate with the police of another country, and if his own force succeeded where the foreigners failed he was all the more pleased. The bankrupt thief flying from justice was never a welcome guest at the casino, and the instant he was recognized he was arrested and handed over to the detectives who had been searching for him, perhaps for weeks. Here is a case in point.

Three years ago a member of a well known English family garnered in a large sum of money by means of a wholesale swindle on a group of friends and relations, and started off for Monte Carlo with a system in each pocket and a brain teeming with optimism. It was a repetition of the methods of Charles Wells, or at least he intended it should be, but he broke his journey at Paris and when he resumed it he was considerably poorer. By this time the hue and cry was out against him and the continental police were incited by a promise of a reward to keep a look out for the handsome Englishman, and as news of his heavy losses in certain expensive gambling clubs in Paris had preceded him he was not given the freedom of Monte Carlo on his arrival there. The police knew all about him, and they did not give him much rope, and the swindler had only been two days in the principality when he was arrested. But brief as his stay had been on the rock it was sufficient to enable his system to lose all his remaining cash, and it was for an offence against the local laws that he was sentenced to six months' imprisonment including thirty days' solitary confinement.

But under the present management, which has cleared away many abuses of the old system, the duties of the police and the agents attached to the casino have been considerably narrowed down and kept within well

defined limits. There is something of the old spirit, however, in the constant warfare with criminals of all kinds, for money is the root of most crimes, and the casino is an irresistible lure for the man or woman anxious to get rich and not scrupulous as to how that ambition is to be achieved.

## CHAPTER X

THE impenitent gambler always judges Monte Carlo by the standard of his own success or failure at the tables, but the visitor to whom the casino is merely a side-show is ravished by the beauty of Monaco's glittering jewel. Between hills and the sea there are gardens and terraces which, if too perfect to be quite natural, make a strong appeal to the senses. Every language has been exhausted in eulogies of the garden on the rock, but to more than ninety per cent of visitors Monte Carlo consists entirely of the casino. François Blanc was right when he created this appeal to the senses. The very atmosphere of Monte Carlo breathes optimism, and myriads of tourists, first lured to it by reports of its beauty, have subsequently trodden the easy path from the gardens to the materialistic ugliness of the gambling rooms. The first of the Blancs was inclined to specialize in catering for the wealthy gambler, but the immense revenues of the casino are derived mainly from the hordes of respectable, middle class persons who are content to contribute in the form of a certain proportion of their incomes. In the era when the Russian grand dukes were plumbing the depths of human folly and making spectacles of themselves for derision, the profits of the casino were stupendous and the administration thought that they had reached the limit of their gains. When the Bolsheviks eliminated the grand duke there were lamentations behind the scenes at Monaco, but the last report of the administration shows record profits,

and to these the contributions of the professional gambler were infinitesimal. The money was derived from every variety of humanity, from the American millionaire down to the dweller in the English suburb who imagines that he can spend a breathless fortnight at Monte Carlo at the expense of the casino.

There is a legendary as well as a real Monte Carlo, and the fictitious is the most popular. There must be nearly two million visitors to the principality every year, but the old story of hourly suicides still circulates with thrilling effect. Not very long ago an elderly American woman driving from the railway station to her hotel passed one of those quaint little vehicles drawn by ponies which a parental administration provides for the collection of stray dogs and cats.

"What is that?" she asked her companion, a hardened votary of roulette who was rich enough to be able to live permanently in sight of the casino.

"That?" he exclaimed, surprised at her interest. "Oh, that's one of the carts for collecting the bodies of suicides."

He was so pleased with his little joke that he kept it to himself for twenty-four hours, and long before the lady was permitted to hear of it she had written home her first impressions of Monte Carlo. Amongst them was an awesome description of the way the bodies of suicides were mobilized for interment in unknown and nameless graves. That letter of hers was printed in the local paper, copied into New York dailies and went the round of the continent. No amount of derision or contradictions could stop its progress, and the belief that Monte Carlo and suicide are synonymous terms became more firmly grafted in the minds of the unsophisticated.



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There have been suicides, of course, and a formidable list could be composed of the victims of self-destruction during Monte Carlo's sixty years' existence. It would not in any way approach the total of suicides directly attributable to losses on the English turf, but without any affectation of cynicism it may be said that the world has lost nothing by any of these personal debacles. On one occasion an American journalist was despatched to Monte Carlo to expose its suicides, and as the size of his salary was to be in proportion to the number of tragic stories he cabled to New York his exposure was completely satisfactory to his banking account. But it so befell that his commission coincided with a real tragedy which he regarded as a rare stroke of good fortune.

The then chief of police of Nice, a gentleman who professed to have a horror of gambling, was invited to lunch at the Hôtel de Paris by an old friend, the wealthy owner of a silk factory at Lyons. During the meal the host described a system which had won a hundred thousand francs on a capital of a thousand, and as he was leaving for home that night he presented the system to his guest, who laughingly protested that as he never entered the casino it would be useless to him.

A couple of days later, however, the chief, worried by his debts, began to ponder on the luck of the silk merchant, and he was despondently envying him his financial resources when two subordinates entered with the sum of twelve thousand francs, the weekly wages of the force which they had fetched from the bank according to the usual custom.

The sight of the money was too much for the chief's scruples. For an hour he had been telling himself that if only he could borrow the necessary capital he would

make sufficient at the casino to pay all his debts and leave a comfortable surplus over, and here was the money in his grasp, and the wages of the force were not due to be paid until the next morning. He had, therefore, plenty of time to take the train to Monte Carlo and make as much money as he required.

When he sat down at the roulette table in the casino he had twelve thousand francs capital and a system which promised a profit of fifty thousand francs to the hour; at midnight when he staggered like a drunken man out of his chair he was penniless. The sequel was almost inevitable, and he took the only course he considered open to him, and when the police of Nice assembled for their pay they were informed that their chief had blown his brains out after an unsuccessful visit to the casino with their wages.

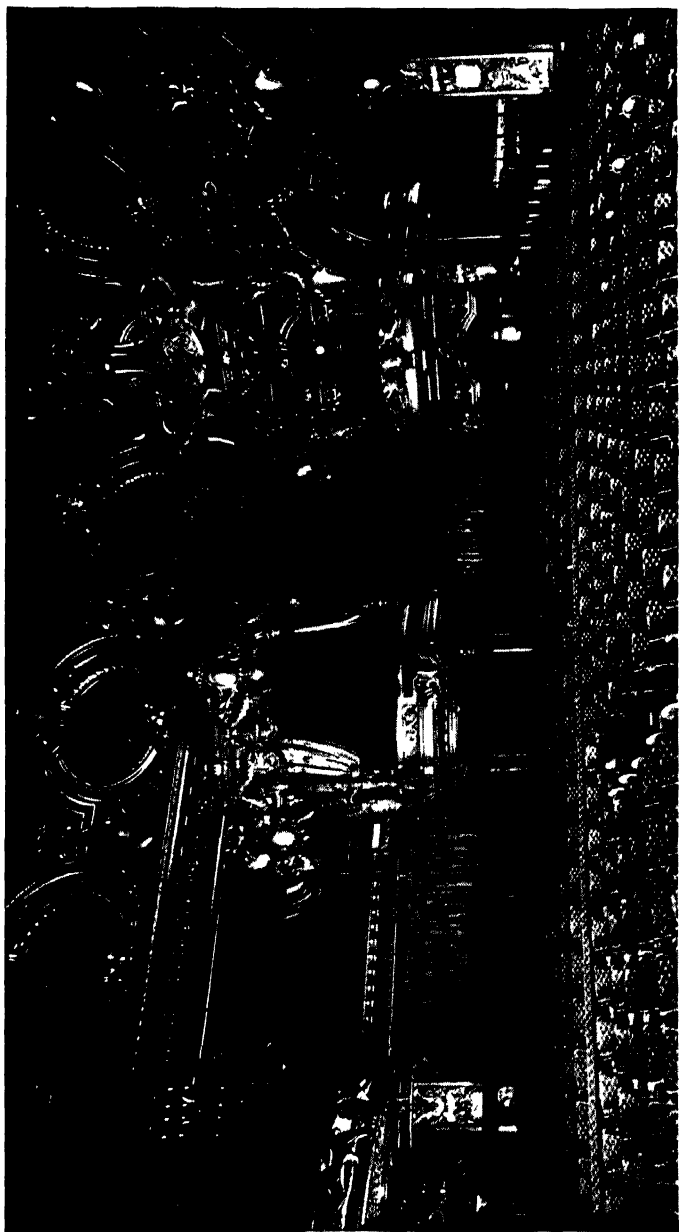
The tragedy gave rise to a curious squabble between the municipality and the administration of the casino. The former demanded the immediate return of the twelve thousand francs and when refused reminded the directors that they had a rule of their own forbidding officials of the Alpes-Maritimes gambling in the rooms. But the casino had had a comparatively lean season, the profits producing a dividend barely more than six times the highest yield of a first-class British security, and the directors were reluctant to create a precedent which might cost them a great deal more than twelve thousand francs in future. They considered that by providing conduct money for ruined gamblers they were sufficiently generous, and they insinuated that the Nice municipality should find another twelve thousand francs for their police. The employers of the late chief, however, wanted their money and not advice, and by sheer worrying they achieved their object. But the administration,

not accustomed to defeat, would not accept it with grace, and they immediately issued a new rule forbidding entrance to the casino to all and every person holding an official position in the Alpes-Maritimes. Hitherto these persons had been given access and those of superior position were not prevented playing, but this new rule banished them altogether, and orders were given to the staff to see that it was enforced rigorously.

There was, however, an immediate test case which broke the back of the rule. In formulating it the administration probably never thought of the British vice-consul, and when that gentleman, Mr. Smith, heard he was to be excluded, he let it be known that, if necessary, he would force his way in. He claimed as the representative of Her Majesty he could go anywhere where Her Majesty's subjects foregathered, and there was a scene at the entrance to the "Kitchen" when protesting officials endeavoured to bar his path. His attitude was illogical in view of Queen Victoria's refusal to admit that such a place as Monte Carlo existed, but Mr. Smith stood on his official rights, and threatened diplomatic action. Thereupon the administration gave way, and the new rule, like the old one, was henceforth honoured more in the breach than in the observance.

The American journalist in search of suicides worked overtime with his pen to make the most of this and other cases, but a daily recital of death in the best morgue-like phrases of a yellow-pressman quickly satiated the palate it was meant to tickle, and he was withdrawn to New York where, presumably, suicides are rare and tragedy merely a figment of the imagination.

François Blanc had sympathy only for the gambler



THE MONTE CARLO THEATRE



who had the good taste to live on, and he kept in reserve a cold fury for the would-be suicide.

"You are no gentleman," he said to an unhappy Italian, saved at the last moment from shooting himself by the intervention of a guardian of the peace. "If you wish to kill yourself do it in your own home and not here."

But the old man was superstitious, and it was because he associated bad luck with self-inflicted death that he bribed the newspapers to suppress news relating to suicides. It was with great reluctance he distributed over a hundred thousand francs amongst the ruined gamblers who wanted their fares paid, and he instituted the "viaticum" because it was a sure method of preventing an abnormal increase in the number of suicides. There were, of course, certain types nothing could save—the professional criminal who chooses Monte Carlo for a last gamble with fate; the defaulting cashier who with the remnants of his stolen money tries to win back his reputation; the adventurer at his last gasp who throws on the wheel the decision of life or death; and the lunatic who must kill himself wherever he is. Blanc had become acquainted with them all during his long career as a casino proprietor, and his agents were trained to recognize and prevent them staying in Monte Carlo. There was another type which he could recognize at sight—the person who talks of suicide and never intends to carry out his threat. One of them once stopped Blanc on the steps of the casino and whispered that unless his losses, which he put at fifty thousand francs, were returned to him he would shoot himself.

"It's the best thing you can do, my friend," said Blanc coolly. "I would advise you to use a pistol instead of a rope, for hanging is often a very painful

process. If you'll come to my office I'll lend you a pistol which has never failed to do its duty."

There was no suicide that evening, and the penniless gambler, who was the son of a restaurant proprietor at Rouen, was escorted to the railway station by an agent of the administration who paid for his ticket and advised him, if he valued his liberty, not to visit the rock again.

When the "viaticum" system was in the experimental stage it was the special target of a variety of rogues. Gamblers who had won transferred their gains to confederates and applied for their expenses to Paris, and, having received the desired sum, returned to Nice. This game was scotched when the procedure was altered and an official of the casino accompanied the applicant to the railway station and purchased a ticket. But this move by the administration was countered by an ingenious Scotsman who with the assistance of his hotel proprietor induced the dispensers of the "viaticum" to pay on his behalf the sum of two thousand five hundred francs. The young man had been seen gambling rather heavily, but the extent of his losses was not so great as the croupiers thought, and when he applied for assistance to return to England he was promptly informed that if he was at the railway station the next morning a third class ticket would be handed to him. Then the officials bowed him out, hoping never to see him again, as they knew the casino had won all his money, but he reappeared late at night with a story of a hard-hearted hotel proprietor who would not let him leave the principality until he had settled a bill which now amounted to two thousand five hundred francs. There was a hasty consultation followed by a visit to the hotel by an inspector. He reported that he had seen the account and that everything was in order, and, as the administra-

tion was just then suffering from a fit of nerves caused by one of those outbursts against Monte Carlo which have from time to time seemed to threaten its prosperity, it was, though reluctantly and with assurances that it was not to be considered a precedent, decided to settle the account and prevent a scandal. But when the young man met the inspector at the railway station he had in his pocket exactly half of the money the hotel proprietor had received from the casino, and when his fare had been paid to London his profit on his first and only visit to Monte Carlo amounted to four hundred francs.

It would be impossible, however, to repeat the trick or, for that matter, any other trick. The "viaticum" was at first administered in a spirit of bland benevolence, and the unfortunate gambler was treated with some commiseration, which varied according to his social position and the number of francs he had left in the rooms. But for many years now those who have been compelled to apply for it have earned whatever they have received, for the cross-examination which the applicant has to undergo is avowedly hostile and insulting.

Camille Blanc declared that his organization was so perfect that it was never defrauded twice in the same manner, and he was not boasting. A very rich man whose meanness suggested insanity once posed as a victim of ill-luck at the tables in order that he might have his return fare paid. Camille Blanc happened to be in the room when the cross-examination was taking place, and he became suspicious when he noticed how coolly the applicant answered questions which any decent man must have resented. There was a complete absence of shame or desperation or defiance, and his cold-blooded manner was matched by a countenance devoid of embarrassment.



"Take him to the table where he says he lost his money," said Blanc quietly, and then the "ruined gambler" did look embarrassed. The truth was that he had never played at all, being too mean to risk any of his own money. He contradicted the assertions of the croupiers and the *chefs de partie* that while they had seen him at the table they had noticed he had never played, but he did not attempt to resume the discussion when he had been conducted across the frontiers of the casino. That night he left Monte Carlo, but his mean fraud was responsible for the additional humiliation which is inflicted on every applicant for the "viaticum" of being paraded before the officials of the tables where his resources have been raked away from him. They must formally identify him before his plea for charity is granted, and by the time the ordeal is over he must feel he has earned that railway ticket. It is more than probable that if reckless gamblers had only an inkling of what their experience would be in the room where the "viaticum" is distributed they would prefer to walk home rather than pass its portals.

Of course there are always persons impervious to insult and indifferent to contempt, but the largest portion of the money distributed yearly amongst the unfortunate goes to the foolish rather than to the wicked. Sometimes the amount advanced has been returned either from motives of gratitude or pride, or because the debt involves exclusion from the casino, but of the six million francs or so which the administration has bestowed upon its vanquished in sixty years not one per cent has been recovered. The dole has been accepted as a right, as a fee earned by a more or less generous contribution to the profits of a society which exists ostensibly for the purpose of providing sea baths for the multitude.

Both the Blancs prided themselves on being able to recognize at first sight the genuine applicant for the "viaticum," but they were over-suspicious, and men of that type frequently blunder because they allow their instincts to govern their judgment. The Blancs took toll of the world's gamblers to the extent of hundreds of millions of francs a year, but they were always reluctant to surrender any of it, and the "viaticum" was in reality the blackmail they paid to public opinion. The small gambler who asked for it was regarded as a swindler, and that was why when a youthful Pole supplicated for a return ticket François Blanc decided that this was another attempt to make him pay the expenses of a visit to Monte Carlo which had very likely proved unprofitable to the casino. He therefore refused in the most peremptory manner, and when the Pole threatened suicide merely laughed at him. To Blanc's intense fury the gambler promptly shot himself through the stomach in the crowded rooms, and its proprietor had to affect an air of paternal sympathy, for the affair made a profound impression, the youth and good looks of the latest victim of roulette exciting pity. Blanc, ever ingenious in the interests of his peculiar trade, saw the chance to turn the tragedy to profit, and he had the Pole taken to the Hôtel de Paris and installed in one of the best rooms with nurses and a doctor in attendance. No expense was spared to save his life, and after a fierce struggle with death the doctor won, and the would-be suicide reached the convalescent stage. But by this time Blanc, who had probably not anticipated that the cure would be so expensive, became embittered towards his protégé and actually had him arrested on a charge of endeavouring to extort money from the administration of the casino by threats. It was a somewhat dramatic change of

attitude, but the Pole had attempted suicide at the very height of the season and when he was in a fit state to leave his bed Monte Carlo was almost deserted and the daily trickle of francs insufficient to keep old François Blanc in a good humour. He had expected a revenue of half a million more francs than he actually received and that was the chief reason he now regretted his generosity to the young man.

All through the tragedy, however, there was a streak of comedy, and the most comic figure of all was Blanc himself. He was mean and generous by fits and starts, and the item under "viaticum" in the balance sheet of that year was of such dimensions that he almost wept on contemplating it. The world pictured him a reckless gambler, but he was the most miserly of men, and had he not been certain that the supply of fools was inexhaustible he would never have become a caterer for gamblers. Now he was more than angry with the Pole because the young man had proved his knowledge of the gambling species to be fallible. That was a blow to his pride and, added to the cost of the cure at the Hôtel de Paris, it determined him to seek revenge in the Monaco courts. It happened, however, that the judge who tried the case was not on friendly terms with Blanc. This official had lately taken to denouncing gambling—not in public, of course, because the casino paid his salary—and his sudden conversion had been brought about by a snub his wife had received at the hands of Madame Blanc. To this the accused owed his acquittal, and Blanc, unable to resent his defeat, paid his fare home, and thus the contest of the "viaticum," begun in the casino three months previously, ended in victory for the applicant. But even Blanc himself must have admitted that it had been well earned.

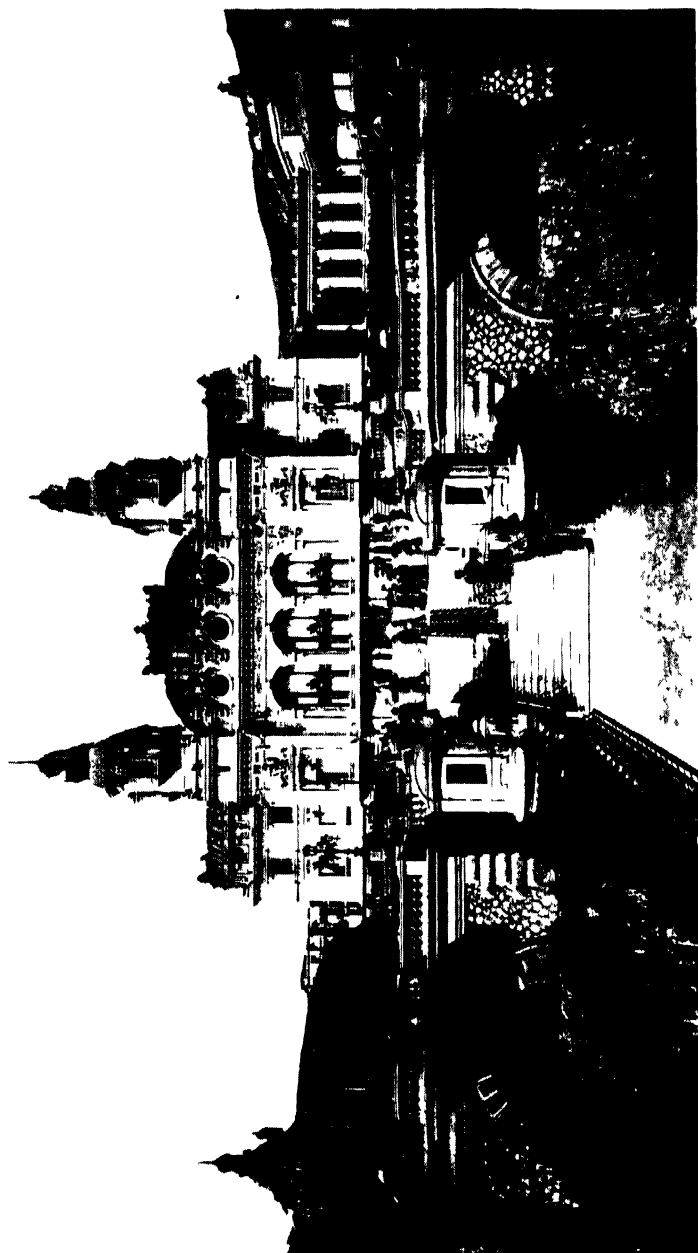
## CHAPTER XI

TO the women with no reputation or money of their own to lose, the casino at Monte Carlo has ever been an irresistible lure, and when the collapse of the Second Empire drove François Blanc to Monaco, many of the dethroned beauties of that hectic age followed him to gamble with their attenuated allowances. After the final defeat of Napoleon III thousands of Frenchmen left France for the principality only to encounter another Sedan in the rooms. Some of the ruined, among them ex-officers of high rank, were compelled by poverty to accept situations as waiters in hotels, and others entered the service of the principality in very menial situations. But the chief result of this sudden invasion was the creation of a very strong French colony, chiefly royalist in sentiment, and as every French Government, republican or otherwise, has always been sensitive to gossip, the new republic became nervous about the activities of the Monaco exiles. Spies were sent to report on the movements of the more prominent members of the colony, and the reigning prince and his partner became extremely anxious not to offend their powerful neighbour lest France should banish gambling for ever from Monte Carlo by another *coup d'état*. To the exiles these attentions of their republican fellow-countrymen were more amusing than uncomfortable. They had not the means or the enthusiasm for political intrigue, and in any case Paris was too far away to be influenced by a group of penniless

royalists who would rather have discovered a profitable system for playing roulette than restore Napoleon III to his throne.

The nervousness of the Government, however, had unfortunate consequences for that remarkable woman, Cora Pearl. Cora, the daughter of Crouch, the composer of "Kathleen Mavourneen," never took anything seriously, not even virtue or money, and it was a misuse of intelligence to credit her with ability for political intrigue. But she was expelled from France by the republic because she had been the mistress of Napoleon's half-brother, and the defeat of France by Prussia having scattered her friends and her lovers, and in some cases completed the ruin of their finances which she had begun, she went to Monte Carlo with a few thousand francs, hoping to win sufficient to keep her until she found another wealthy admirer.

François Blanc was an old acquaintance of hers. Cora had lost immense sums to him at Homburg, and, in fact, there was not a gambling saloon of importance in Europe which the adventuress had not visited. They had last met two months before the outbreak of war in 1870, Blanc suave and deferential, the beautiful *cocotte* gracious and yet insolent. She had boasted then of having won thirty thousand francs, and Blanc, who had been to the rock to examine the accounts, travelled in the same train with her to Paris. She acknowledged his existence until they were within fifty miles of the capital, and then reduced him to what she considered his proper place by snubbing his attempt to make a ceremony of his leave-taking. But he never allowed his pride to lose him a good customer, and as Cora Pearl's system of roulette as played by her consisted in letting her male favourite of the moment pay for her losses while she



EXTERIOR OF CASINO THEATRE



kept her gains, the thirty thousand francs she had taken from the casino represented about ten per cent of what the casino had won from her numerous backers.

That in brief is the story of Cora Pearl's first visit to Monte Carlo. Her second was postponed for nine months only, but the face of Europe had been changed during the interval by the Franco-Prussian war and the tragedy which had submerged an empire had almost engulfed the beautiful woman who had gambled with men and with millions of francs, and after the catastrophe she was nearly penniless.

Blanc's interest in human beings was confined to their pockets, and as Cora Pearl had no millionaire to finance her now he did not want her trivial custom. That was the reason why he hastened to obey the French Government when he received an order from Paris, via the reigning prince, to expel the adventuress from the principality. It was the first intimation he had that she was in Monte Carlo, for the woman had been compelled by lack of means to enter the place with an absence of that flamboyant publicity which in the days of her glory she had considered necessary to her position. Cora once paid three hundred thousand francs for a bath of marble, and in the year of her association with the only son of a Parisian millionaire she had spent two million francs. Now she crept into a third-rate hotel and paid three months in advance so that food and lodging might be assured to her for that time, and the night after her arrival she went to the casino wearing a plain black dress and no jewellery. She knew that she would be an object of interest to the spies of the republic in Monte Carlo and that she would be fortunate if no attempt was made to have her deported. She therefore assumed as innocent and ingenuous a



demeanour as was possible to a born *cocotte* and hoped for the best. The worst happened, however, for she was recognized by an inspector on the steps who politely told her that she would not be allowed to gamble and that in her own interests she ought to leave Monte Carlo at once. Had Cora Pearl's nerve not been affected by the events of France's terrible year she would have created a scene and caused a scandal, but she had no courage left, and after a feeble attempt to persuade the hotel proprietor to return the money she had deposited with him, she went to Nice.

Cora Pearl had visions of vengeance, and she vented her spite on Blanc by telling scandalous stories of his early days, but her star had set, and when France became herself again the era to which Cora Pearl belonged was already a thing of the past. She was outshone by women more beautiful and even more unconventional, and there were none to regret her extinction for there were others ready to step into her shoes.

From the sixties onwards Monte Carlo has been invaded regularly by those clever and beautiful women who seek relaxation in gaiety and luxury and they give a charm to the rooms which is more appreciated than the bizarre decorations of famous artists bought by the profits at roulette.

Liane di Pougy and Caroline Otero are names which convey nothing to the present generation, but twenty-five years ago they were the special goddesses of the gilded youth in London, Paris, Monte Carlo and elsewhere. They were stars of the theatre and the music-hall, and in a decade which saw the last of "Jimmy's" and the syndicate halls they were the reigning professional beauties. Of course they were rivals. Every beautiful woman has as many rivals as there are other beautiful

women alive, and the two ladies, although always on speaking terms, were never unduly loquacious when they met. It was not, however, in the sombre setting of London that their rivalry could be seen or tested, and the only stage for the contest was obviously a place like Monte Carlo. I believe that the two ladies are now wedded to middle age, and for all I know they may be grandmothers, but at the beginning of the present century they seemed too fair to be spoilt by time. Each owned enough jewellery to cover their reputations—and they were very well known, indeed—and each was quaintly anxious to obtain the honour of possessing the more valuable and admired collection.

Their rivalry came to a head at Monte Carlo during a season when the entertainments given by their special friends rivalled the sensational play in the rooms. One afternoon Liane di Pougy heard that her rival intended to make a dramatic entry into the casino that night dressed in pink and wearing thirty thousand pounds' worth of jewellery. As her companion was to be the son of a Russian grand duke and a man of commanding presence, she was assured of a reception gratifying to her vanity, and those who were in the secret knew that Caroline meant to settle that night once and for all the question of supremacy.

At a quarter to ten, therefore, Caroline Otero, glittering with diamonds and pearls, strolled past the attendants with her grand duke as escort and heard the music that she liked best, the involuntary murmur of admiration which was the sincerest tribute to her beauty and fame. But not more than a minute later the eyes which had been feasting on her loveliness were drawn away by the spectacle of the famous Liane di Pougy wearing a plain black dress and not a single jewel. The pale cheeks, marble

forehead, dark, luminous eyes, and slightly parted mouth, with its suggestion of insolence and defiance, held the spectators spellbound, and the very absence of display seemed to add to her loveliness. But at the same time she proved to the crowd that had she so desired, she could have worn more jewellery than Caroline Otero possessed. And she did it by decorating her maid with a million francs' worth of jewels. It was a cleverly stage-managed comedy, and Monte Carlo discussed for weeks the amusing encounter between the rival beauties.

## CHAPTER XII

“GAMBLING is the very mother of all lies,” wrote Dan Chaucer, and the stock lie of Monte Carlo is that hoary legend epitomized in the words, “breaking the bank.” To begin with, the Société Anonyme des Bains de Mer et Cercle des Étrangers de Monaco is the only trading company in the world which likes the public to believe that it is losing money. Consequently, it never contradicts the ridiculous stories which are put in circulation from time to time concerning the vast sums alleged to have been won in the rooms; indeed, it encourages the lying boaster by giving him all the publicity of its subsidized press. The administration knows that these fables bring thousands of novices to Monte Carlo, so that a sensational “break the bank” news item may be worth anything from a million francs upwards to the casino.

The fact that the administration has never contradicted the most wildly improbable stories of super-successful systems has been taken advantage of by the exploiter of the credulous since the beginning of Monte Carlo. A few months ago, for example, it was stated in innumerable papers that a certain gambler had won the equivalent in francs to two hundred thousand pounds in 1911, and it was further stated that this stupendous feat had been accomplished in a fortnight. The latter claim can be dismissed at once, because to anyone who knows the tables it must be obvious that apart from the question of luck it would be a physical impossibility to

win so much in such a short time, and the plain truth is that no man or syndicate has ever won anything approaching five million francs of pre-war value. Since the armistice there has been more gambling than ever in the rooms, but even with a cheapened franc no one has got within measurable distance of wresting five millions from the casino. There have been very lucky gamblers, men who have played day after day and have been unable to lose, but they have never deprived the administration of more than a couple of million francs—which is, I believe, the record—and in almost every case the gains plus heavy interest in the shape of lost capital have been returned. Should anyone ever win as much as two hundred thousand pounds and keep it there would be a crisis in the affairs of the society which even its subsidized press would not be able to conceal from the public.

François Blanc prepared for all difficulties and emergencies when he drew up the rules which govern gambling in the principality. He invited the world to play what is in reality merely a glorified form of pitch and toss, but he made certain that little of the risk was on his side. He knew better than anybody that there was only one method by which he could be ruined and that was by a daring speculator doubling up his stakes on a long run of red or black. To avoid this Blanc fixed the maximum, and that maximum will save the casino from extinction should the time ever come when the law of averages fails and long runs become frequent. When the late Mr. John Pierpont Morgan, the famous American banker, was in Monte Carlo he would have broken the bank had he been able to obtain permission to play with unlimited stakes. Of course his request was refused, and Mr. Morgan, who all his life

gambled at something greater and more fascinating than roulette and trente-et-quarante, was usually a mere spectator. One season he lost a few thousand francs, but had his revenge when he bought up almost the entire cellar of an hotel and sailed off to America in his yacht, gloating over his prize.

But I am wandering away from the subject of breaking the bank. When all is said and done, Monte Carlo is the casino and the casino is Monte Carlo. Its romantic and beautiful position by the sea, its garden and fascinating history, mean nothing to nine-tenths of the visitors. The administration has painted and decorated and gilded the rooms and the opera house extravagantly and to excess, but to the ordinary gambler they are non-existent. He is interested only in roulette and the other games permitted by the establishment, and his will-o'-the-wisp is to break the bank, a feat of which he has heard a lot but probably never seen, though in reality it is not nearly so exciting as the phrase suggests.

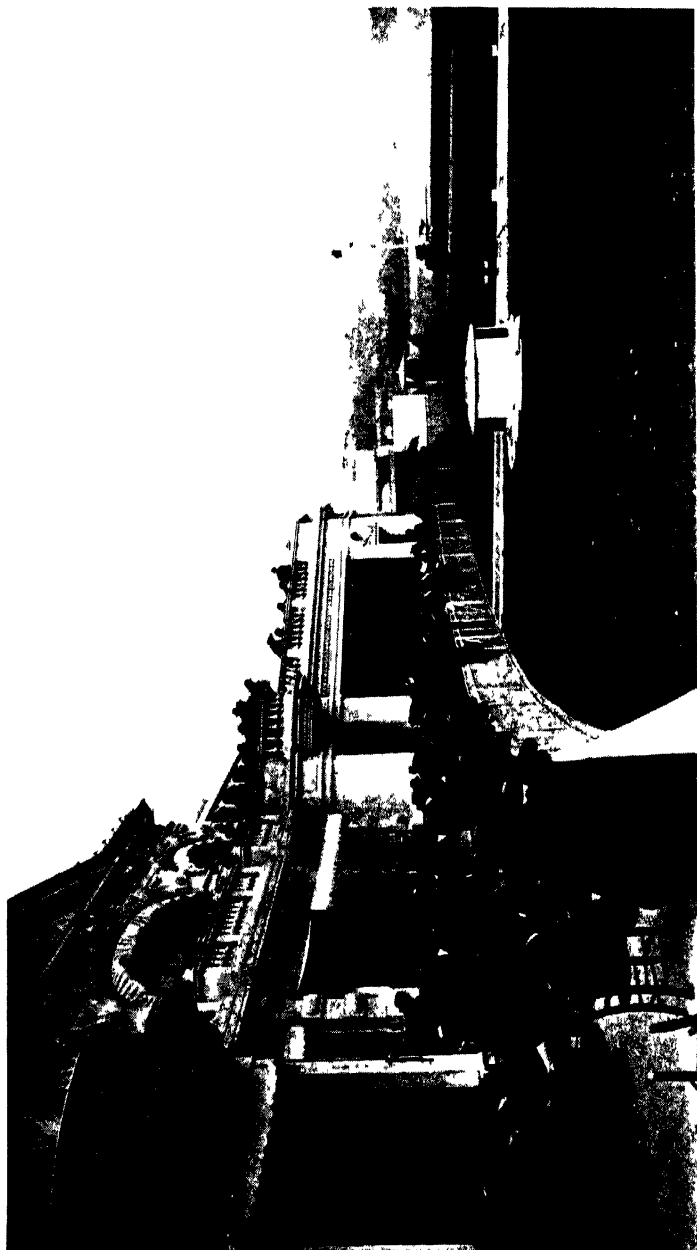
"Breaking the bank" may be explained in a few words. Each table starts every morning with a capital of one hundred thousand francs—it may be double that amount now that the maximum and minimum stakes have been doubled—and is expected to make an average daily profit of about forty thousand. Of course it is obvious that should chance favour the players, and the capital plus any takings be won, fresh supplies have to be obtained from the cashier's office. That is what is meant by breaking the bank, and it is astonishing how very seldom it has been achieved in sixty years. Wells did it on stolen money, and forty years ago the Grand Duke Paul of Russia caused a sensation amongst the directors of the casino by winning six hundred and thirty thousand francs in a week, a phenomenal feat by

a member of a class conventionally regarded as easy game by the administration. Fortified with practically unlimited means, the Grand Duke and three secretaries played in maximums and had a series of runs on rouge which was not broken even when the *chef de partie* changed the croupier every second deal. That was a genuinely successful attack on trente-et-quarante, and since then one or two syndicates have had their brief triumphs, triumphs which may be represented in cash ranging from one hundred thousand francs to a million, but the fact remains that ninety per cent of the stories of great conquests in the rooms are simply unadulterated lies.

That mysterious gambler, Darnborough, is said to have won one hundred thousand pounds on the occasion of his last appearance at Monte Carlo, but it is doubtful if he got away with half that sum. Very little was known about him, and his theatrical exit from the principality seemed designed to advertise the casino. That he never returned to risk his winnings indicates that Mr. Darnborough was as wise as he was lucky.

Shortly before the war an antiquary from Marseilles was reputed to have won five million francs (£200,000), but if so he lost every *sou* of it before he returned home. Once, however, a five-franc piece was converted—by sheer luck—into £10,000, and as no one can tell the story better than the man who did it I give it in his own words:

“I had run short of cash and was waiting for my solicitor to negotiate a loan when I went into the Rooms one day with a few stray English silver coins—all the cash I could find at the moment—and changed them into French currency, getting in return a five-franc piece and some odd francs. I then strolled around



PIGEON-SHOOTING





until I came to the first table on the left on entry when I put the five francs on No. 5. Why, I don't know; perhaps, because my only piece was five francs, anyway up it came, and as they pushed the payment over to me I said, 'Leave it all on.' This meant that including the original five francs I had nine louis on—which was the maximum in those days (November, 1892).

"The No. 5 duly repeated, and I was paid 6000 francs, that is, 35 times the 9 louis = 315 louis = 6300 francs. I then put on about 12 or 15 louis on each *cheval* of five and it came up for the third time. I next added to the *chevaux* to make up to the maximum and put 38 louis on the 4 *carrés*. As No. 8 came up I won on the *coup* three maximums, viz. one *cheval* and two *carrés* of the 8. I then completed the other 3 *chevaux* of 8 and the two *carrés* of 8-11 and put the maximum on *en plein* and also made up the maximum all round 5 again, so I had the 5 and 8 both covered with the maximums, *plein*, *chevaux* and *carrés*. The 8 appeared again, and I got over fifty thousand francs on the *coup*. Yet again the 8 came up, followed by No. 11 (on which I got a *cheval* and 2 *carrés*) and then the 11 came three times more, making four times all together, my sequence of successes comprising three fives, three eights and four elevens.

"A little later I got another good win, the 26 coming up for me three or four times running (I forget exactly) followed by zero four times. I was all over them, of course, and so you will not be surprised to hear that I cleared over 300,000 francs at that sitting. Sir Arthur Sullivan came to the table shortly before the 26 and zero sequence and was a big winner on these *coups*, as he always played on the zero numbers. He sat at the

bottom of the table, while I was standing next the croupier who was placing my stakes for me.

"I sent off to England that day 250,000 francs (£10,000) to my bankers, leaving myself with something under a hundred thousand francs to keep going on with. It lasted me another fifteen days or so, buying presents, playing—always in maximums—and generally spending money without counting the cost. I returned to England before Christmas 1892 and did not draw any cash from the bank till the following March.

"I may point out that during that fortnight I once declared and won the maximum everywhere on 17, and got 103,260 francs on the *coup*, viz. 30,000 francs on the simple and 2 to 1 chances, and 73,260 francs off the number and transversals, made up as follows :

<i>En plein</i>	.	.	.	.	6,300
4 <i>cheveaux</i>	.	.	.	.	24,480
4 <i>carré</i>	.	.	.	.	24,320
2 <i>transversals</i>	.	.	.	.	12,000
1 <i>trans : plein</i>	.	.	.	.	6,160
					<hr/>
					73,260

"I add an account of some incidents at which I was either present or verified as correct.

"One day during the war a friend, wife of a pearl merchant, found a 20-franc chip on the carpet in the *Salle Privé* and thought she would play it on No. 28—it may have been the 28th of the month. She went to a table out in the big rooms and asked the croupier to put the chip on 28 and as the players around seemed surprised she looked in the wheel and saw the ball was already in 28. At once she said, 'Oh, it's just come up.' The croupier answered, 'Why, yes, it has repeated

already three times.' 'I'm afraid it won't come up again,' she remarked, and he replied, 'Why not, it has just the same chance for you as any other number?' She promptly took his advice, put it on, and up it came, making the fourth repetition.

"Another time I was just going into the rooms and met at the door a friend of mine, a great coaching man in those days, who always played on No. 35. He knew of my lucky win, having been at the table when the '11' came out for me four times some days previously and he said, 'I suppose you are going to play on your old 11?' I replied, 'Certainly, and you I suppose are going to back your old 35?' His reply was, 'Yes, and I am going over to that table,' pointing to the one on our right. I said, 'Then I shall go to my old lucky table on the left.' As we approached the No. 35 was announced at the table I was going to, so he called back to me to put a louis on for him for a repetition, and as he arrived at his table the 11 was announced so I made a sign for him to put a louis on 11 at his table for me. Needless to relate, the 11 repeated at his table and the 35 repeated at my table, and we both then put maximums on for a third *coup* and both did the trick. So he got a maximum off 11 at his table for me and I got a maximum off 35 at my table for him. Now had we not met at the moment we might have both lost our money playing separately.

"The first time I ever saw roulette and was initiated into the game and how to stake one's money, I won my first *coup* on 17, having a shilling *en plein* and a shilling on the four *chevaux*. We were playing at a private house with maximum of half a crown *en plein*, etc., and five pounds on an even chance. I need not tell you I had only a few pounds in my pocket, but I managed to

win £50, so you see how lucky I have always been at the game.

"On my first visit to Monte I won in 3 or 4 days £40 (over 1000 francs) and then returned to Turin where I was then staying. That was in 1891. I may mention here that when I was in Turin I played roulette at a private house-party and lost nearly £1000 in I.O.U.'s. I was in a fix and had to return to London to find the money. I went to the then great moneylender, Sam Lewis, who was a personal friend of mine, and as I had to tell him what I wanted the money for I gave him full particulars. He said, 'There's something fishy about this. Don't pay. Leave me to look into it for you.' And, if you please, he found out the whole thing was a plant with drugged wine, etc., in fact, the whole thing a swindle. He took the matter up and I never paid. The ringleader got put into prison, for he had done the same thing at Bordeaux, and other places, and had defrauded an Italian officer and his wife, for whom he was trustee. I don't know if he is alive or dead; anyway he got a long stretch of prison, but not my oof.

"Another visit I paid to Monte was on a capital of £500, out of which I took and paid for a return ticket to Monte, stayed about a fortnight at the Hôtel de Paris, and returned to London with my £500 intact, having won on the last day (just before starting for the train) with my reduced capital of about 500 francs the remainder of my £500 and sufficient to pay my hotel bill and other expenses."

Camille Blanc, a worthy son of his father, affected to be indifferent to the efforts of his clients to win the money of the administration, but when it did appear likely that the goddess Chance was bestowing her favours on them his alarm was comic. He did not object to

circumstantial stories of wonderful wins in the rooms provided they had no foundation in fact. When, however, the bank was actually in danger he had the utmost difficulty in keeping his nerve.

One of the most remarkable gambling days in the history of Monte Carlo was March 15th, 1891. Previous to this date there had been dozens of accounts in the press of fortunes made at the tables by gamblers. Judging by the stories it appeared to afford a pleasure to the administration to lose millions of francs a day and hand fortune after fortune to the successful, and the world was given to understand that nothing could shake the serenity of the Cræsus whose wealth was inexhaustible and on a par with his generosity. But when the directors had the opportunity of proving their courage and generosity, they failed although the sum involved was merely a fraction of that stated in the stories concerning fortunes easily won in the casino.

The worries of the directors were due chiefly to three Italian noblemen who sat down at a trente-et-quarante table and backed red in maximums for six hours. They began by losing, but a run of seven successful coups put them in a good humour and they went on from victory to victory. Other gamblers began to copy their methods, and at eight o'clock news reached the head of the administration that heavy losses were occurring at all the trente-et-quarante tables and that the losses for that day totalled close on one million francs. The news created a panic, which would have surprised the uninitiated who had read so many accounts of speculators breaking the bank that they had come to regard it as an everyday occurrence, but the directors knew better and they were terrified, because it seemed as though an infallible system had been discovered at last, or that

the punters had bribed the croupiers to become their confederates.

Orders were given at once for the most astute agents to keep watch on the various tables, and one of the inspectors immediately took the place of the croupier at the table where the three Italian noblemen were still steadily winning. For the time being the most trusted employés were regarded with the gravest suspicion, and so perturbed had the inspector-croupier become that he ended a *coup* of eleven maximums by pretending as soon as he saw that the red must win that there had been a misdeal. Everything was done to discourage the lucky gamblers, but of course they could not be turned out of the rooms without creating a scandal, and the panic-stricken directors were compelled to endure until the hour of closing. Then there was a sort of general post and every man on the staff was subjected to a severe cross-examination. The accounts were hastily made up and, although the losses for the day amounted to not more than seven hundred and fifty thousand francs, it might have been twenty millions to judge by the exasperation and fury of the directors.

Before I go any further I may as well state that before the season ended the directors had no cause to regret the advent of the Italian noblemen, for the profits were well above the average and there is every reason to believe that within a week the casino recovered the seven hundred and fifty thousand francs and all the capital of the Italians. But it is very significant that the temporary loss of thirty thousand pounds should have electrified and frightened the administration.

I have gone through the records of the long line of adventurers who have talked glibly of breaking the

bank at Monte Carlo, and I think I have discovered their system. If we go by precedent it would seem that the first qualification for the would-be "bank-breaker" is an experience of imprisonment. Then he must gamble with other people's money, preferably stolen, and his skill at divining the lucky number or colour will not be weakened if he lives on the verge of penal servitude. From the days of Garcia the man who has boasted of breaking the bank has invariably been an ex-convict, for the man of honour who brings off this rare *coup* never talks about it. To quote Chaucer again

" 'Tis shameful and repugnant to honour  
To be regarded as a hazarder,"

and it is only those who want to victimize the foolish who give their names to marvellous legends of fortunes to be picked up at Monte Carlo provided the bank breaker is allowed to do the actual gambling.

That 1891 season was altogether a memorable one and was crowded with more than the usual number of sensations. In the first weeks there was a tragedy unique in the history of the casino.

At a crowded table a German doctor claimed attention by his enormous wins. Short-necked, with bulging cheeks and two small beady eyes, he was an unlovely object, but the rapidly accumulating pile of banknotes in front of him was a decoration which made the watchers forget his grossness. He appeared to be playing no system and yet seemed to know when to change from numbers to dozens and from dozens to even chances. In seven spins of the wheel he brought off three maximums and on the other four occasions made a profit, and when the numbers were turning up eccentrically he backed red or black as he thought fit, and was right five times in six.

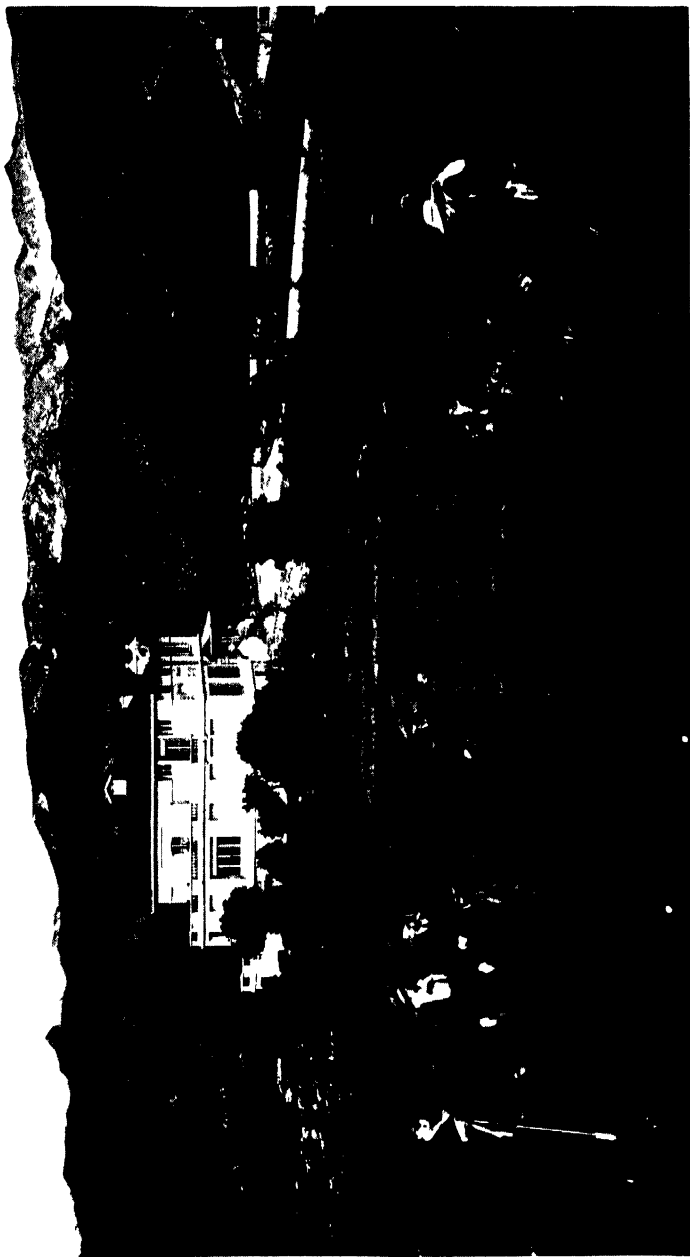


The spectators were excited, but their excitement was coolness personified compared with that of the German. Each win dyed his cheeks a deeper crimson while his eyes glowed fiercely with an unnatural fire. The flabby, hairy hands stretched out to grasp winnings shook like a jelly and when he leaned over the table his huge body swayed. From time to time he consulted a notebook containing hundreds of figures, and when he crossed off the last one he ceased to play although there was no sign of his luck changing. All eyes were on him as he carefully replaced the book in his breast pocket and then turned to arrange the banknotes into convenient piles. He had marshalled them in tidy array and was rising to grasp them when his eyes suddenly became expressionless, his body stiffened, and he fell back in his chair with a curious mechanical movement. There was a moment's pause before a woman's scream heralded the tragedy, and the players seated on either side of the gambler saw that there was a corpse between them. But five minutes later the croupiers cry, "*Faites vos jeux*," was heard and the gamblers round the same table responded until "*Rien ne va plus*" prefaced the starting of the little white ball on its way.

"That's the lucky chair," whispered an elderly woman bending down over a friend who had just secured it. "They tell me that a German doctor has just won a hundred and twenty thousand francs in it."

She had not been told of the tragedy, and it was just as well, perhaps, that the double row of gamblers had already forgotten the spectacle of the swollen corpse hurried towards the curtained doorway through which the casino carries its dead to an unknown cemetery.

On February 28th the same year an Englishman, playing on behalf of a syndicate, won fourteen maximums



GOLF AT MT. AGEL



at trente-et-quarante in succession, and although winning nearly ten thousand pounds at a single session did not break the bank for the reason that there were other heavy gamblers at the table who had not his good luck. At the end of his long run of maximums the huge crowd surrounding the table burst into cheers, startling the crowded room and bringing hundreds more out of curiosity to inquire what the reason was for the unusual demonstration. This particular gambler was the hero of the day and given the honours due to a conqueror. Of course he was begged to disclose his system—as if there can be a system at trente-et-quarante which cannot be detected in course of play—and the usual beggars did not fail to dog his footsteps. A week later, however, he had fallen from his high estate and there was no cheering and not even beggars to do him honour, for the great gains of his first day's play had gone and along with them fifteen thousand pounds of the syndicate's capital. It was merely a case of another system failing to survive the only real test, the test of actual play.

He was succeeded by an English earl who came provided with a large capital and a new system with which to win at roulette. However, this proved to be one which had gone out of fashion about the time of the closing of the Homburg rooms, but there was no reason why it should not succeed sometimes and the earl was lucky at the start. He picked a number to win him a maximum and partly insured himself by placing a sum equal to his stake on whichever colour that number happened to be, and as his system indicated twenty-six as his initial gamble and it duly obliged he was immediately lucky. It is not often that one hundred and sixty-five thousand francs has been won at roulette, for the game is far more speculative and risky than

trente-et-quarante, but for three days in succession the English nobleman won almost as he liked, and he became the principal topic of conversation in the principality.

The administration knowing that while he had been winning others had been losing, took every advantage of his temporary prominence and his great winnings, and the papers of Europe and America were duly notified of his exploits. As only a day or so previously the representative of a London syndicate had brought off the maximum in succession there were two stories of wonderful successes to be retailed, and the consequence was that Monte Carlo received a world-wide advertisement which had the very result at which the administration had aimed.

The season had begun rather slowly and gamblers had been rather coy to put in an appearance, but now from all parts of the world there came hundreds, and even thousands, of gamblers, novices and veterans, who were anxious to share in the spoils provided by the casino. Every hotel and villa was quickly crowded, and as it was impossible to accommodate everybody on the rock hundreds had to make their way back after midnight to Nice or Mentone. Those who had lost all their money—and they were many—had to walk back to their hotels to reflect on their folly in imagining that they could break the bank at Monte Carlo.

Perhaps these amateurs might have hesitated to embark on a dangerous and perilous enterprise had they heard the sequel to the English earl's triumph at roulette, but it was not part of the policy of the administration to spoil a good story by completing it, and so it did not order its press hirelings to record that all the earl's winnings had been regained for the casino by the roulette wheel, and that in his anxiety to recapture

them the nobleman had lost nearly three hundred thousand francs of his own. This was not, however, the biggest individual loss that season, and, it must be remembered, there was a general belief that the casino lost nearly every day. An Italian nobleman earned the doubtful distinction of first place in the list of the unlucky. He was a player in the system of doubling up, and he disdained trente-et-quarante as too tame. He had a capital of a million francs and he played with a gallant recklessness which deserved a better fate than losing all along the line. Only when three-quarters of a million francs had been lost did he abandon roulette and turn to trente-et-quarante, and when he brought off five maximums in succession he became hopeful again, although he was a very long way off his deficit. For weeks he played trente-et-quarante, always staking twelve thousand francs, and occasionally enjoying a little run which restored his optimism. But he never had a chance of recovering his capital, to say nothing of a profit, because it would have required a phenomenal run of winning maximums to recover even a third of it, and what actually happened was that his remaining quarter of a million vanished, and he left for his palace near Rome smiling to the last, although he knew that both palace and estate must be sold to pay for his belief in an "infallible" roulette system.

The Blanc press, however, provided such convincing stories of sensational wins at Monte Carlo that they completely hoodwinked a large shareholder, who fearing for his capital and his dividends hurried off to the principality, expecting to hear a terrible tale of woe and get an intimation that there would be no profits to distribute for years to come. Had he been a less important personage his inquiries would have been

ignored, but he had to be humoured, and as he could be trusted the head of the administration showed him the half-yearly report of the auditors. It stated that compared with the previous year the receipts from the tables were up two million francs. This was before the day which witnessed the loss by the casino of three-quarters of a million francs, but when the season was over the previous record profits had been exceeded, a simple and effective proof that the successful gamblers of March 15th had not succeeded in taking their money home with them.

There is a simple method by which the rules relating to maximums can be evaded, and it has been tried on a few occasions, though not in recent years. The Rothschilds and those American millionaires who have sighed for unlimited stakes could have had their wishes gratified by marshalling their friends and bringing them to the tables. All the capitalist need do is to supply a score of confederates with, say, a hundred thousand francs each and instruct them to gamble as directed. Thus if it was desired to double up on red during a run of that colour, as many members of the syndicate as required would only have to play maximums, and it would be possible for one man with the aid of twenty assistants to risk twenty maximums: if he wished to play higher it would be only necessary to add to the number of his assistants. They would have to be well rehearsed, of course, and it would not do to make the scheme too obvious, but that it can be worked has been proved again and again even if the bank has always won.

A Greek millionaire who had lost an enormous sum the previous season attempted to recover his money by organizing an attack on the tables in the manner described. In common with many rich men he believed that the

casino won because a run of bad luck on the part of the punter could not be equalized when the luck changed because of the rule relating to maximums, and the fact that, during the disastrous season referred to, after losing eighteen maximums there had been a run of eleven in his favour was sufficient proof in his estimation that he would have reaped a rich harvest of francs over and above his losses had he been permitted to stake more than twelve thousand francs at a time.

I do not know why Greeks are so fond of gambling, but it would seem that as soon as one becomes a millionaire he cannot rest until he has made history at Monte Carlo and the other gambling resorts. One does not associate vast wealth with Greece, but I suppose no country is too poor to be unable to produce a millionaire or two, and if the Greek specimens have never been numerous they have helped in the good work of maintaining the princely house of Monaco and the ecclesiastical amenities of the principality. They have paid for other things, of course, but the items mentioned look best in print.

There were Greek millionaires before Zaharoff, and one of them brought a horde of avaricious fellow-countrymen to assist him in depriving the casino of a few million francs. Carefully coached and, incidentally, carefully shadowed by the millionaire's private detectives, they played maximums at a given signal from their employer, who led the way by putting twelve thousand francs on the red. When black asserted itself the millionaire again played a maximum and one of his assistants followed his example, and when red again failed a maximum was staked by the millionaire and three of his men at the same time. In this way each losing stake was doubled, and there were eight maximums on the table when red



appeared and recovered all the losses together with a profit of twelve thousand francs. This promised well, especially when three double maximums in succession were successful.

The millionaire doubled only after a loss, and kept to the same stake when he won. An old system, of course, but with a capital of a million francs it promised well, and if the player had kept to his original intention he would have given the administration the worst shaking it ever experienced. But it is well known that something always happens to come to the rescue of the bank and it was so in the case of the Greek millionaire. With the twelve assistants he could obviously never have more than thirteen maximums on the table, which meant that he could not double up more than three times in succession. As it happened he did not reach this enforced limit as long as he kept to his plan of backing the red, but after a brief period of give and take with the red, black began to appear with a regularity which would have been monotonous had it not meant so much to the gambler. However, a run of seven reds brought his gains to the neighbourhood of three hundred thousand francs and then, his reason taken captive by a sudden and unexpected belief in the law of averages, he swung round to black, arguing that if out of thirty *coups* red had won twenty-three times it followed that it must now be the turn of the black. The change was fatal, red asserting its supremacy fourteen times consecutively, and the millionaire, more confident that each red would be succeeded by a black, doubled up until all his satellites were engaged in action and the limit of thirteen maximums had been reached. It was a great battle and crowds paid the tribute of silence to the Greek who in the very hour of his triumph had been compelled to fight with his back

to the wall. He was a little man with a broad forehead and small piercing eyes, and during the later stages of the contest his face was livid and his expression drawn. The croupiers, who were fighting with money which was not their own and for gains in which they could not share, were as inhuman and pitiless as the cards themselves, and when the last franc of the million capital the Greek had brought with him came to them they showed no more emotion than the tables themselves.

The vanquished went off vowing that he would return with a capital of five million francs and a score of assistants, but he was never seen again in Monte Carlo because Greek millionaires are peculiarly sensitive to the fluctuations of the money market, and this one was reduced to the ranks by a storm at sea which engulfed half a dozen ships in which he had speculated. I am sure that Camille Blanc regretted his adversary's misfortunes, for there was nothing more to the liking of the casino administration than an inventor of a new infallible system. They are the optimists who rush in where pessimists fear to tread, the unwise who are all the more foolish because they cannot detect their own weaknesses.

One of the attractions of Monte Carlo is that it affords equal facilities to rich and poor, and shows no favour to anyone because the more scrupulous it is the more certain is its triumph. Every system tried in the rooms has shown a profit—to the administration—and it is on systems that the astounding prosperity of the place is founded. It is said that Sir Basil Zaharoff was persuaded to purchase the largest holding in the casino by a private demonstration of the invincibility of the bank and the vulnerability of the punter. The Greek millionaire thereupon acquired a preponderance of the shares which owing to the great war had fallen to a fraction of

their real value, he and his advisers anticipating that marvellous revival of Monte Carlo when hostilities ceased, a revival which reached its climax in the season of 1924.

Monte Carlo possesses the only casino in the world which has practically unlimited funds, and this combined with its reputation for fair play is the reason for its supremacy amongst gaming resorts. That is why the man or syndicate wishful of winning whatever sum his imagination or his needs requires goes to the principality. Usually the gambler's motive is to make a fortune in a hurry and in nearly every case is inspired by selfish motives. Occasionally, however, it has happened that there has been something more than the desire for personal gain behind the contest with roulette or trente-et-quarante. The defaulting banker or lawyer gambling with the remnants of his clients' money risks something greater than hard cash and he plays with the desperation of one whose life is at stake. Yet all the vivid heart-rending tragedies of Monte Carlo failures have not been closed by death. Those who survive their disasters without retrieving them are the real tragedies.

A couple of years after the post-war revival of Monte Carlo there was a valiant attempt to defeat the casino, a fight against enormous odds which if provocative of smiles from the unfeeling had a certain wistful pathos about it, as it was inspired by loyalty and devotion to a lost cause. One woman and three men formed the attacking party, and the woman was the leader. Greatly to her own satisfaction and relief she was unnoticed in the crowded rooms, although she was remarkably beautiful and if she was no longer young her eyes were too bright and her mouth too mobile to carry the brand of middle age. She was perhaps too



THE PRINCIPALITY OF MONACO



small to make a character in the monotonous fiction of Monte Carlo, but her figure was perfect and her carriage exquisitely graceful and she had eyes which would have been full value for two pages of descriptive matter by a popular novelist.

She and her male friends sometimes played at the same table, but as a rule they separated on entering the casino and did not see each other again until the following noon when they met as casual acquaintances outside the Café de Paris. They stayed at different hotels and behaved as though not particularly interested in each other, but during the fortnight they were in Monte Carlo they were never beyond range of communication with one another and every stake ventured on the tables was the outcome of anxious debate.

The object of this syndicate of four was to win ten million francs, not a large sum as money goes nowadays and with the franc worth about threepence, but the gallant quartet and the powers behind them considered that ten million francs would be sufficient to regain a kingdom. That was a season of high play in the casino, and as the woman and the three men experienced no sensational runs either for or against they excited no curiosity, but the spectators must certainly have been driven to excitement had they known that she was not playing for a new tiara or the luxury of a magnificent subsidy for life but for a throne. Not that she aspired to occupy it, but she and her friends were endeavouring to raise the amount deemed necessary to enable the dethroned emperor of Austria-Hungary to return to Vienna in triumph.

The syndicate, crazy and ridiculous though it was, came into being as the result of a meeting of the ex-emperor Carl and his principal followers at Berne. In

the flight from Austrian territory it had not been possible to carry away all the crown jewels, but sufficient had been salvaged to keep the royal family in comfort for a year or two. There was nothing left, however, for the important purpose of organizing a movement aiming at the restoration of the monarchy, and when an appeal to certain filibusters of finance failed someone suggested raising a quarter of a million on certain of the jewels and with that amount as capital exploiting a system at Monte Carlo until the quarter million had been multiplied forty times.

The ex-emperor Carl, whose mental endowments did not qualify him for the arduous and dangerous duties of a monarch, readily agreed to the proposal and even expressed the wish to watch the gamble for his throne. He had, however, to remain in Switzerland, surrounded by men and women who were unanimous in expressing loyalty but not unanimous in sincerity. The members of the syndicate were chosen from amongst the more obscure of his followers, for secrecy was essential, and it would not have helped matters had the news leaked out that to Monte Carlo the loyalists had turned in the hope that it might yield them the money necessary to bribe a passage from Switzerland to Vienna for the ex-emperor. That was also the reason why the four gamblers kept apart as much as possible in the principality, and although the victory of the casino was never in doubt it may be assumed that the syndicate was weakened by this compulsory division of forces. When the woman reported—by letter—that all the capital had been lost rumour began to play havoc with the honesty of the syndicate. That is, however, the fate of most gamblers by deputy. However, the cards went against the ex-emperor, and paralysed

by poverty he had to submit to exile to Madeira, which proved to be his grave.

Yet that was not the only mixture of roulette and international politics. Nearly thirty years ago a South American revolution was financed by a Chilean merchant who won nearly a million francs at the casino and spent the whole amount with Krupps on ammunition for his insurgent party. When Spain went to war with the United States over Cuba in 1898, two Spanish army contractors were commissioned to visit Essen and negotiate for the supply of guns and ammunition. There was not much money in the Spanish treasury and the contractors carried with them only twenty thousand pounds' worth of German marks. After opening negotiations with Krupps they journeyed to Monte Carlo, and Spain never saw them again, for the casino got their money, Krupps kept their guns and ammunition, and the Spanish soldiers, whose bravery has never been able to overcome the handicap of dishonest officialdom, were easy victims of the clever, astute and well-equipped Americans.



## CHAPTER XIII

IN the month of July, 1891, a mean-looking little man entered the casino with four thousand pounds in his pocket, the profits of a series of swindles in England. A complete nonentity save for the fact that his vulgar speech and manners excited passing attention, he sidled into a chair and began to play roulette with a recklessness that suggested a mad millionaire endeavouring to get rid of his capital. But he was so insignificant and featureless that it was not until his gains had got past the two hundred thousand franc mark that the inevitable crowd began to assemble round the table and offer him the conventional homage that is the prerogative of the successful gambler. Indifferent, however, to the prevailing excitement he played on, now winning a maximum, now losing it, but never forced back on his own capital. It was noticed that his favourite system was the old one known as the "*coup des trois*," which consists of allowing the stakes to accumulate until three successive wins are recorded and then withdrawing the lot. It is a system which has ruined hundreds of gamblers, but in the case of the vulgar little Englishman it worked with almost mechanical accuracy, and when after eleven hours at the table he rose and walked out he was the richer by a quarter of a million francs, then worth more than ten thousand pounds.

For the fortunate vulgarian was Charles Wells, the thief and swindler who became the hero of the once famous comic song, "The Man Who Broke the Bank At

Monte Carlo." According to all the conventional laws of morality and of chance he ought to have lost, for his visit to the casino was a desperate expedient on the part of an adventurer who knew that unless he gambled successfully with his victims' money, exposure and imprisonment were inevitable. The defaulting bank cashier who stakes everything on the racecourse always encounters disaster, but Wells had the most sensational luck, and not only temporarily saved himself from gaol but became a world famous personage. On the day after his arrival at Monte Carlo he was being talked about everywhere and his entry into the rooms soon became a daily sensation. From the doorway to the table he selected he was escorted by a crowd of gamblers anxious to touch the hem of the garment of his luck. Many of them must have come expecting to witness the triumph of the bank, but Wells apparently could do nothing wrong, and his temporary checks were astonishingly few.

On the third day when he lost four *coups* in succession amounting to sixty thousand francs he went over to the nearest trente-et-quarante table and played in maximums until he had regained his losses, and there was general surprise when after winning six maximums in succession at trente-et-quarante he returned to the roulette table. It was sheer luck, of course, the luck of a dwarf posing as a giant, but his admirers saw nothing comic or grotesque in his efforts to appear super-wise and mysterious as he strode from table to table. There is no one more superstitious than the hardened and hard-headed gambler, and in his world there is a sort of semi-divinity attached to the favourites of the goddess of Chance. Gratified, if not startled, by the admiration and respect he commanded, Wells turned poseur, and, in his ignorance, became talkative and boastful, for that afternoon he had

broken the bank a dozen times, a feat which sounds grander and more remunerative than it actually is.

"I'll break the bank again to-morrow within an hour of the opening of the casino," he said, to a group of hotel acquaintances and invited them to be spectators of his victory.

At eleven o'clock the next morning he sat down at a roulette table and half an hour later he had fulfilled his promise to break the bank for he had won the hundred thousand francs with which the croupiers had begun the day, and fresh supplies had, of course, to be obtained from the cashier's office. The sensation was profound, but his confidence and vanity suffered a shock when the hundred thousand francs plus twenty-five thousand francs of the gambler's own money were recovered by the bank within an hour. However, his fame and supremacy were restored by the end of the day for then he could show a profit of thirty thousand francs. After that no one contested his claim to infallibility and he had no rivals to hint at doubts of his respectability, for Success and Respectability are interchangeable terms on the Riviera, and the man or woman with a winning system has no past.

Experienced gamblers who had spent years studying roulette watched his play carefully and could discover nothing abstruse or novel about it, and yet if they copied him they invariably lost. Of course, when Wells was playing his table was the most popular one in the rooms and hundreds embarrassed the croupiers by playing on the same numbers. It was impossible to accommodate them all and eventually the *chefs de partie* had instructions to limit the number of players at the table to those who were seated. This was necessary because many women flung their money down and called to the croupier to place it with Monsieur Wells's. The

consequence was confusion and scenes, for the croupiers were unable to say for certain to whom the stakes and the winnings belonged. Those who were deprived of the opportunity to gamble in the presence of the all-conquering Englishman carefully copied his system and played it at other tables, and seldom won. Thus the belief became universal that Charles Wells had invented some subtle manner of staking which could not be discovered by mere observation. The patrons of roulette and trente-et-quarante, ever superstitious and credulous, looked up to him as to a master, and strove to gain his acquaintance.

Everybody from the highest to the lowest toadied to the successful gambler, and invitations were showered on him by men and women who would not have noticed his existence in England. British peers and peeresses were delighted to include him in their parties, and dinners were given in his honour. All believed that he would impart details of his infallible system if properly approached, and beautiful women and influential men sought by every means in their power to ingratiate themselves with him. It was generally believed that he had won more than sixty thousand pounds and that his system guaranteed a clear income of one thousand pounds a day. Cadgers pestered him wherever he went so that it was impossible for him to take a stroll in the neighbourhood of the casino. Hundreds of begging letters arrived by every post and well-dressed beggars waylaid him at the very door of his bedroom. Wells, now a miniature Napoleon of finance, tried to maintain an aloof attitude and a lofty demeanour, but he was often moved to vulgar outbursts of rage, and it taxed the loyalty of his admirers whenever they heard him denounce in rich cockneyese and poor grammar his persecution by would-be borrowers.

He had many quaint experiences. On one occasion when he was descending the steps of the casino a middle-aged woman, rendered pallid and tearful by her losses, clutched him by the arm and demanded the sum of one hundred and thirty thousand francs.

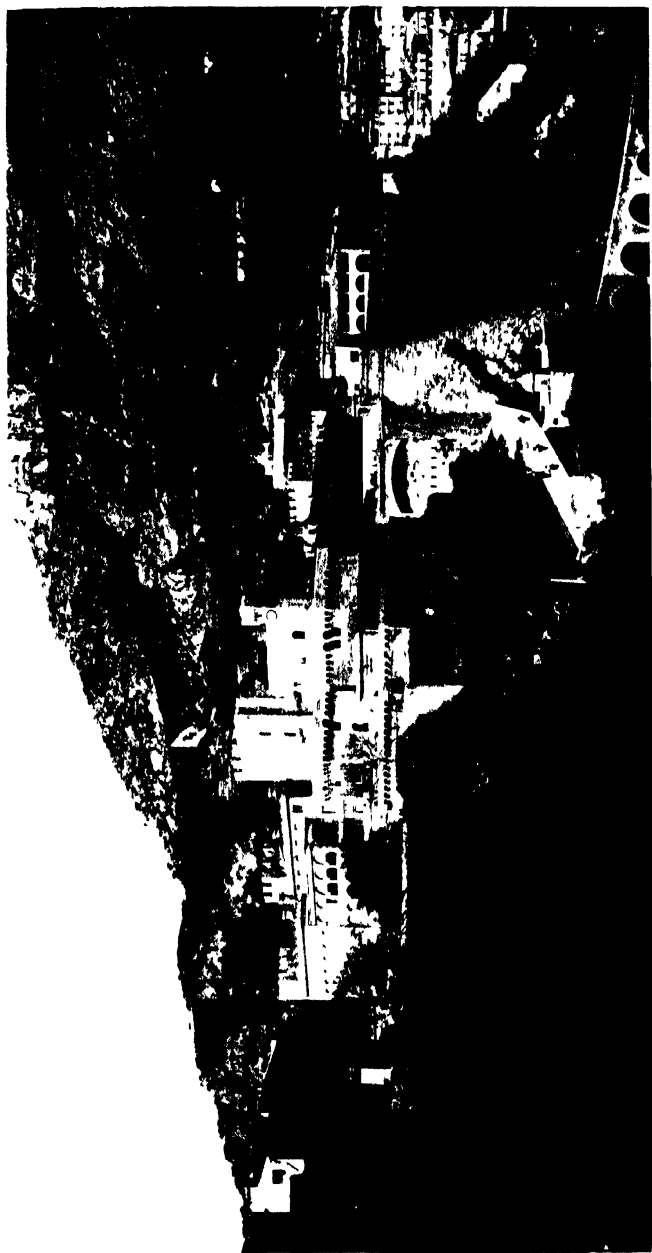
"It's mine—you have no right to keep it," she cried, as she gripped the shrinking little man, who must have thought that she was a lunatic.

"I've no money of yours," he answered, trying to free himself.

"Yes, you have," she retorted viciously. "I lost one hundred and thirty thousand francs at the same table that you won the quarter of a million to-day, and I saw the croupier pass over my money to you. Hand it back to me—it's my entire fortune."

A couple of casino attendants came to his rescue, and the woman was persuaded to go without her demand being satisfied. The incident might be described as typically feminine were it not for the fact that an infuriated Gascon made a similar attempt to regain his roulette losses. The Frenchman knew no English and Wells's knowledge of the language was confined to the more obvious parts of the menu card, and the Gascon took the precaution to bring an interpreter with him when he cornered the Englishman in the Hôtel de Paris and preferred a request for the return of fifty thousand francs.

"My daughter's *dot*, monsieur," he explained pathetically. "She is to be married next month, and I took her *dot* with me to the rooms intending to double it. But it is all gone now, and she'll not be married and she'll die of a broken heart unless you give me back my fifty thousand francs. The croupiers paid you with my money, and surely you can spare it out of your huge winnings."



THE PALACE OF THE PRINCE OF MONACO



It required three stalwart servants of the hotel to remove the Gascon when Wells in language which scarcely required an interpreter rejected the cool proposal. That evening at dinner, when he was the guest of an English earl, he told the story of the lost *dot* and scored a success in the new rôle of humorist.

But Wells seldom descended to flippancy. He took himself too seriously for that. He was fond of boasting of his exploits as an engineer who had invented many marvels, including a device for working any sort of engine at the most trivial cost. This had been one of his schemes for swindling the credulous in his own country, and months before he became the hero of Monte Carlo his frauds had been exposed in "Truth." But apparently no one on the Riviera knew of this shady episode, and he was in 1891 and 1892 a prominent figure in Monte Carlo society. His system of play was, he said, based on mathematical calculations which had first occurred to him when engaged on the intricate work of his inventions. He claimed infallibility for his system, at any rate when he exploited it, and he hinted that if he wished he could bring about the close of the great casino some twenty years before its concession expired.

When everybody was discussing his marvellous play he was interviewed by many newspaper correspondents, some of whom, coming far afield and therefore impervious to the subtle influence of the casino climate, summed up the real Wells at a glance. These refused to take him seriously, and they plied the vulgar swindler with derisively humorous questions which he accepted as personal tributes and answered seriously.

"Won't you give your marvellous system to the world, so that roulette and trente-et-quarante and other gambling games may be wiped out of existence?" he was asked.



Wells shook his head.

"Anyone is free to watch me play and imitate me," he said loftily, "but the general defect of the ordinary casino gambler is that he lacks courage. He will not risk sufficiently large stakes and he is afraid of his losses."

He might have added had he been candid that few players are in the position of risking the money of others, but as that would have involved an admission of his own criminality it would have been too much to expect.

"But think of the good you will do, Mr. Wells," said another journalist, keeping a straight face, "by helping to destroy every casino in the world. You have made your fortune and you have enough to live on. Why not save tens of thousands from ruin by publishing your secret?"

"You ask too much of me," he said gravely. "It's my intention to play for a short time each season here and devote the rest of my time to my patents. Besides, I have recently become a shareholder in the casino, so that in addition to my gains I may share in the profits made out of the unskilful gamblers."

When he had refused to extinguish the casino he was asked his opinion of the officials. This enabled him to denounce the insulting system of espionage which the administration of the casino deemed necessary to the proper safeguarding of its interests. I refer to the spying on prominent gamblers, the dogging of their footsteps and the impertinent prying into their antecedents, their circle of acquaintances and their foibles. It must have been particularly embarrassing to a man of Wells's origin and record, and we can sympathize with his angry protest against the spies who shadowed him from the day he first broke the bank to the moment he left for England, preceded by his profits, which he had

sent on in the shape of a cheque on a London bank. But grand dukes and their kind had already tried to smash this custom, and as they had failed the outburst by the English engineer with penal servitude yawning at his feet was scarcely noticed by the administration.

Wells went from the interviewers that day to the luxurious villa of a baronet of ancient pedigree and unsullied reputation. Nothing could be more eloquent of the curious mentality of Riviera society than this. The scallywag dines with the aristocrat, the rogue is arm in arm with the gentleman, and the prostitute takes precedence of virtue if virtue has not been lucky at the tables. It is a world of its own, repellent and attractive at the same time, and were it not for the respectability of the casino it would soon become impossible. But the casino guarantees the respectability of Monte Carlo, for there is no institution in the world conducted in a graver or more solemn manner. There is plenty of excitement, of course, but it is never shrill, and each session is characterized by a solemnity which savours of the cathedral. The rooms may be crowded, but there is little laughter or chatter, and the gravity of the players and the onlookers is almost funereal. For some reason or other the winning or losing of large sums inspires beholders with awe, and in common with precedent whenever Wells was breaking the bank the atmosphere was one of hushed expectancy.

That was why he was taken seriously and Monte Carlo gave him first place. Women of honour and position demeaned themselves by asking him for loans, and when he refused did not dare to reveal resentment. Men who would have been ashamed to go to a moneylender in London tried to borrow from him and when repulsed smiled to conceal their rage and disappointment. No wonder

Wells thought that the pedestal he had been placed on was as firm and enduring as the rock of Gibraltar itself. No wonder he began to think in millions and planned to pass from Riviera society to the most exclusive British and continental circles. He had hundreds of satellites and many of them were persons of social importance. Gambling might have reduced them to unashamed cadging, but they counted for a great deal in the life of the adventurer who refused a loan to a woman with a bluntness which was cruelty itself, and told all about it over a dinner party of well-bred Englishmen, who laughed in chorus and felt no loss of dignity, because they were in Monte Carlo and not in London. It was a sufficient guarantee of their friend's respectability that the previous night he had staked thirty maximums in succession at trente-et-quarante and had won twenty-three of them. Runs of six to ten maximums were not uncommon, but at the more elusive roulette he had brought off *coup* after *coup* on single numbers, and had more than once swept the table clean by achieving simultaneously every possible maximum.

Wells announced before his departure in 1891 that he would return next year and create an even greater sensation, and when he did reappear he came with the mien and entourage of a conqueror. A magnificent steam-yacht, which he named *Palais Royale*, capable of accommodating sixty guests, and fitted with a ballroom and a music-room, conveyed him and a chosen party to the little harbour in the Condamine, but large as the yacht was it could not meet the demands his popularity entailed and he had to give extra parties at the principal hotels. At one dinner on board his guests included five British peers and their wives, a German millionaire, three American millionaires, a distinguished French diplomat and several

members of well-known English families. It is doubtful if any one of them would have even nodded to their host in a London thoroughfare, but Monte Carlo was his demesne and they were his subjects. The party was typical of many, and the contemporary press of the Riviera makes rather curious and amusing reading now in view of the sequel. At the same time it is astonishing that a commonplace rogue, altogether lacking polish and utterly colourless and unattractive, should have been tolerated even had his wealth been real and not mythical.

The directors of the casino must have been delighted when they heard that Wells had returned. They knew that such luck as he had experienced the previous season was not likely to be repeated, and, although when the rogue renewed the contest and it seemed that chance meant to work further miracles on his behalf, the end was what might have been expected.

It may be of interest to record that the first time Wells played at the casino in July, 1891, he had staked on every possible maximum of the number five, including rouge, manque et impair. Five had duly obliged, and so his hectic career had begun. When in the season of 1892 he broke the bank six times and the bank eventually broke him he made a last despairing appeal to the five. It failed him, and he went back to swindling for a living.

But the yacht remained in the harbour, and the costly and lavish entertainments continued. Wells had purposely exaggerated his winnings in 1891 because he anticipated that the greater the amount he was believed to have made the greater would be the zest of the foolish to invest money in his worthless patents. Now in turn he estimated his losses at one-sixth of the actual amount and accounted for his wealth by fortunate share transactions in London. The vulgar truth, however, was that

his gains in 1891 had been dissipated before the appearance of the yacht at Monaco and the money which he spent on the occasion of his second visit was obtained by false pretences from certain credulous English persons. That was not known on the Riviera, however, until the end of 1892 when Monte Carlo was electrified by the news that Charles Wells had been arrested at Havre on a warrant charging him with extensive frauds. Later he appeared at Bow Street and was committed for trial, and at the Old Bailey he was sentenced to eight years' penal servitude.

The administration of the casino has always been a machine, a machine which demands only money. It is content if the lucky gambler comes back and returns the money of the casino in a vain effort to repeat his triumph. The machine asks for nothing save financial revenge, and the downfall of Wells caused no ripples on the surface of Monte Carlo so far as the casino was concerned. He had won some hundreds of thousands of francs, but the money was once more in the keeping of the administration, and he was a nonentity again, a mere unit in the underworld of gambling.

The exposure, however, was not at all to the liking of those many foolish persons of high social position who had offered incense to the idol now fallen so low, and their anxiety to explain away their association with the swindler was as unconsciously amusing as it was futile in result. They had stupidly believed that the Wells system could not fail, forgetting the wisdom of old François Blanc, who had said, "He who breaks the bank to-day will be broken by the bank to-morrow." Wells had his hour of triumph, but it was followed by losses exceeding his gains, and exposure and gaol.

On his release Wells abandoned the name which had

inspired the music-hall poet and called himself Davenport. Taking into partnership an unfrocked clergyman of the Church of England he earned another three years' penal servitude by strict attention to the business of roguery, and when Scotland Yard made his native land unpleasant for him he crossed over to France and for a time swindled with impunity. But he made a slip, was arrested, and had to serve five years in a French prison, and that experience completely broke the nerve of the ex-bankbreaker.

A strange feature of his character was his anxiety to provide for his old age. By nature a reckless gambler, he taxed each successful swindle for a contribution towards the purchase of an annuity, and when he went bankrupt and this investment was confiscated for the benefit of his creditors, he threatened to commit suicide unless he was allowed sufficient to live on, naming five pounds a week as the lowest sum he would accept. It might have been worth while accepting the risk, but his creditors thought otherwise, and to the day of his death in 1922 Wells lived in comparative luxury on money clearly and unblushingly obtained by fraud.

There have been published several elaborate explanations and analyses of what is termed the Wells system, but in his old age Wells himself told me that when he played at Monte Carlo in the summer of 1891 he exploited no particular system for long. He had studied several and had juggled with figures in his office in London, but apart from a decision to cease gambling the first day if half his capital was lost he had no set rules. He was fortunate in winning at once, and it was not until the following year that he played strictly according to a system. It was then that he lost heavily, the luck which had favoured him on the first occasion deserting him entirely when he tried to control it.

His death occurred just thirty-one years after that famous raid on the casino which gave it its finest advertisement, an advertisement which must have brought millions of francs to the administration, for the whole world talked for more than one season of the man who broke the bank at Monte Carlo, and the song penetrated into all the corners of the earth. Had Wells never returned a franc of his gains to the casino the administration need not have written him down a loss, for whatever he won it got back from the thousands of amateur gamblers who rushed to Monte Carlo to try and imitate him. And if in nearly every case something was broken, it was not the bank.



THE OCEANIC MUSEUM



losing rushed to see what they could do at the Joel table. Strangely enough they would not follow the luck of the millionaire, arguing that after the sixth successive victory of red black must by the law of averages come up. Consequently, they played maximums against him, and that was why the casino paid most of its losses to Mr. Joel with money taken from other players instead of from the bank.

Long runs on any one colour were the dread of old François Blanc, and his successors continue to dislike and fear them. They know that it is the only real danger to the stability of the casino, and in former times, at any rate, it was the custom to change the croupier if a long run was threatened. At roulette if a certain number is being backed by the player in maximums and it comes up twice in succession, the *chef de partie* invariably signals to another croupier to take the place of the man at the wheel. The night that Woolf Joel might have been forgiven for supposing that trente-et-quarante was more profitable than diamond-mining the croupiers who dealt the cards were superseded five times inside an hour, but none of them could prevent the run to which I have referred, and Joel carried off to his hotel several thousands of pounds. The South African millionaire was, however, too intelligent to ascribe his success to anything except sheer luck. He had gambled without bothering about any system and he realized that he might just as easily have lost half a million francs.

To celebrate their triumph Woolf Joel and his partner gave that celebrated "red dinner" at the Savoy which was talked about for many years afterwards. Everything was red and there were many reminders of the casino, but Woolf Joel took advantage of the occasion to warn his guests that if they relied on backing the red they would be

more likely to sleep on the Embankment than dine at the Savoy.

"I was phenomenally lucky," he said, with a laugh.

And everybody on the Riviera that season said the same, but a few months later Woolf Joel was shot dead in his office at Johannesburg by a German of the name of Kurt, who for the purpose of robbing society called himself Ludwig von Veltheim.

Sam Lewis, the moneylender, was more fortunate than Woolf Joel, although he must have lost at least fifty thousand pounds at the tables during those years when he was a regular visitor to Monte Carlo. Excessively tenacious of his gains at home, Lewis gambled recklessly, seldom staking less than the maximum at trente-et-quarante—twelve thousand francs, then equivalent to four hundred and eighty pounds. He once had the good fortune to be favoured by a run of thirteen reds, and on other occasions he brought off seven and eight *coups* in succession. Yet on the whole he was a heavy loser because the game fascinated him and he never knew when to stop playing. But he bore his losses with a quaint resignation, and as he was not without a sense of humour it is probable that he admitted he owed something to the casino which must indirectly have sent many members of the British aristocracy scurrying to his office in London for fresh supplies of money.

His appearance in the rooms sometimes caused discomfort to players who were frittering away the money they owed him. One evening he sat down at a trente-et-quarante table and not until he had lost a couple of thousand pounds did he discover that the chair next to him was occupied by an ex-Guards officer who had chosen Monte Carlo as a city of refuge from the service of one of Sam's writs. Recognition was mutual and on one side

at any rate brought embarrassment, but the moneylender accepted the situation good-humouredly and invited his debtor to join forces in the assault on the bank. Between them that night they lost eleven thousand pounds, and Lewis, who could make a profit out of loss and give the gloss of victory to defeat, turned to his partner and told him that the debt between them had been wiped out. He performed this act of seeming generosity all the more readily because a private inquiry agency had before his departure from England informed him that there was no possibility of the ex-officer ever being in a position to pay him.

"It was my fault that you lost your capital," said the moneylender genially, "and I'll bear the loss by wiping out your debt to me."

The ex-officer was naturally overwhelmed by his creditor's generosity, and on his return to London he told the story everywhere with the result that many men who hitherto had fought shy of dealing with any sort of moneylender called on Lewis and incidentally provided him with safe and sure investments at a hundred per cent per annum.

Lewis, who had begun his commercial career by carrying a pedlar's pack in Aldershot, had few of the vanities of the self-made man, but he had a special weakness for the aristocracy, particularly any members of it whose financial position was too sound to permit of a strictly business relationship. He was very fond of Monte Carlo, and next to the gambling the chief reason for his affection was that men and women of high rank condescended to nod to him, or even to speak a few words, although they would rather have died than take any notice of him in England. It was a sight for the gods to see Sam Lewis watching with a beatific smile the efforts

of the late Duchess of Devonshire and the late Sir Ernest Cassel to break the bank at trente-et-quarante. They were both Germans, but Sam regarded them as belonging to the flower of the English aristocracy, and he hovered near, perhaps hoping that their invariable bad luck might compel them to come to him for a loan. Their resources, however, were too great to be exhausted even by gambling, and Sam's almost mesmeric admiration for them was scantily rewarded by a chilling nod.

No strangers watching the antics of the duchess and her friend could have guessed that one had enormous revenues at her disposal, and that the other was a multi-millionaire. On arriving in the rooms they generally held a consultation before taking their places at a table, and their intense, almost painful anxiety during the dealing of the cards must have led many onlookers to believe that they were gambling beyond their means and that the loss of a few thousand francs would mean irretrievable ruin. The duchess could not resist the lure of the casino or the racecourse, and yet she had not the right temperament for gambling. Her strained expression, convulsive working of her hands, twitching of her mouth and unlovely pallor as she sat and stared at the croupier were all so many proofs of the mental agony she was enduring. No win could bring her compensating joy, for her mind was ever on the rack and one *coup* ended she was feverishly anxious about the next. She hated losing, and whenever a social engagement compelled her to leave the rooms she did so in one of her very worst humours.

The woman who for more than half a century made life her slave had all the weaknesses of the brilliantly clever *grande dame* who makes Time her enemy instead of her friend. She married two English dukes, and if she did not lead all society she was prominent in its most

influential circles because she had the friendship of King Edward VII. Her cynical dissection of those persons she disliked and her scarifying stories of her friends amused a monarch who knew her too well to take her vitriolic witticisms seriously. It was, I think, Lord Salisbury who remarked that only the dead were praised by the Duchess of Devonshire, and then they had to be in their graves long enough to have qualified for canonization by the Church of Rome.

King Edward was delighted with one of her Monte Carlo experiences, although, as the story was against her, she left others to do the telling. She had arranged to accompany Sir Ernest Cassel to the rooms immediately after lunch at the Hôtel de Paris, but a guest who was too important to be dismissed lightly detained her for half an hour, thus putting a strain on her amiability which nearly drove her frantic. When she was free she was so eager to make up for lost time that she ran down the steps of the hotel and losing her balance fell on the pavement. It was a trivial incident which, as she escaped without any injury, was not worth a line in a newspaper, but when her identity became known the accident was recorded in practically every newspaper on the Riviera. Amongst these was a paper at Nice which prided itself on the linguistic abilities of its staff, and news being scarce and nearly always monotonous it gave great prominence to the affair, the account opening thus :

“Yesterday a lady descending the steps of the Hôtel de Paris slipped and fell. The fallen woman proved to be Her Grace the Duchess of Devonshire, the wife of one of the richest English noblemen and a regular visitor to the Riviera.”

There was a great deal more, including a medley of serious nonsense about the political career of the duke,

but the reference to the duchess as a fallen woman was too good a joke to escape notice in a society where she had brought about the blasting of many reputations. The Nice paper which died within the year had quite a large circulation in Mayfair that season, and the duchess, who was furious if anyone ridiculed her, prolonged her stay in the South of France so that the joke might be too stale for repetition by the time she returned to England. She had reason to regret, however, her decision, for her losses at the casino that season were a record for her, and, as she remarked, she paid dearly for her slip.

Whenever she had an unlucky session at trente-et-quarante her demeanour was that of the victim of a conspiracy and her comments on the institution founded by François Blanc were as spiteful as they were bitter. On one of these occasions she retired to the Hôtel de Paris for an informal meal, poorer by fifteen thousand francs because black refused to appear more often than red. Angry with everybody, including herself, she became almost tigerish when she discovered that her bill had been increased nearly fifty per cent by the faulty arithmetic of the waiter. Her sarcastic complaints brought the manager to apologize with tongue and hands.

"He shall be dismissed," he said, determined to placate the duchess.

"Oh, don't bother to do that," she said, with that superficial smile of hers which always preceded one of her choicest sarcasms. "The young man may be simply trying to follow in the footsteps of Monsieur Blanc and found a casino."

There were, however, no sneers at the Blanc enterprise on those occasions she won. In her time the duchess must have tried every possible system and now and then she had a run of luck and won several thousands of francs.

Then she could see the beauties of Monte Carlo and admire the gardens and the terraces and the wonderful sea effects. But when the system failed, the gardens and the terraces and the sea vanished and she saw only the stony road back to her villa at Cannes.

Whenever it happened that Queen Victoria was visiting the Riviera at the same time as the duchess her grace's loyalty was put to a severe test. The Queen's horror of all forms of gambling was well known and her detestation of Monte Carlo was equally notorious. It behoved her grace therefore, as one of Her Majesty's most prominent subjects, not to do anything which might suggest open defiance to the Queen's wishes, and thus it followed that whenever Her Majesty was in the neighbourhood of the casino the duchess scarcely ever ventured to enter it. But this enforced abstention from gambling was common to all the royal princes on the Riviera who came within the sphere of Queen Victoria's influence. Had the papers not recorded their movements they might have risked it, but with the Queen at Mentone, or Nice, or Cannes the danger was too great of receiving amongst the morning's letters one from Her Majesty containing a reproof and admonition both candid and unsparing. The Duchess of Devonshire made many enemies but never one belonging to the royal family, and the only person she was really afraid of was the old Queen.

There was, of course, no danger of encountering Her Majesty in the rooms, although, ridiculous as it may appear, the administration once cherished hopes that the august lady would follow the lead of her eldest son and inspect the interior of the casino. Year after year the Queen came to Mentone, Nice or Cannes, and the administration waited expectantly, but Monte Carlo did not see her. She hovered tantalizingly near—only to



MONACO



always distinguished him, looked upon it as an ineradicable human weakness which could not be prevented though it might be cured. He often visited Monte Carlo, not because of the gambling facilities it afforded but because of the natural beauty of the place and the clever showmanship of the administration. When in the rooms he was content, except on rare occasions, to be a mere spectator, and when he did try and find the winning number at roulette it was a comparatively small sum he handed the *chef de partie* to place on the selected square. He moved freely about the rooms, unconscious that a dozen detectives in the service of the casino were guarding him, for it was always realized what an attack on the heir to the throne of England would mean to the prosperity of Monte Carlo. I do not think the Prince ever sat down at a table or tried to exploit a system or, in fact, attempt in any way to achieve a monetary success. His real interest was in the scene, the crowd and the various types of gamblers. In this club of the world he could see representatives of every country and race, and he could view with kindly indulgence the weaknesses of his fellow human beings.

Of course his friends had their "infallible" systems, and they played them time after time with the Prince as an interested spectator. During one of his earliest visits to Monte Carlo a member of his set won a hundred thousand francs by persistently backing the red. When the Prince departed, the lucky gambler discovered the futility of playing too often for he lost his gains and fifty thousand francs in addition. It was an inconsiderable proportion of a huge income and the incident was soon forgotten. A year later, however, he eloped with a beautiful girl whose chief glory was her auburn hair.

"Harry always had a weakness for rouge," said the Prince, when he heard of the elopement.

But for the second time rouge failed him, the romantic beginning of his married life failing to bring him more than a few months' happiness. When the parting came he returned to Monte Carlo and devoted himself to roulette, and every year for fourteen years he was a well known and prominent figure on the Riviera and, doubtless, the directors of the casino must have entered him in their books as a regular contributor to the dividends of their institution. He never gambled recklessly and he always kept his head, and yet at the end of the fourteen years, when he finally retired from the contest, he admitted he was poorer by one hundred and eighty thousand pounds of the good English money he had turned into francs and then into the unappeasable coffers of the administration. He had, of course, his periods of luck when it seemed that he could do no wrong. Once at trente-et-quarante he won twelve thousand pounds in a day, and nearly doubled the amount within the week. Yet had he struck a balance with the casino then he would have been more than two million francs to the bad, and it was because he thought that his opportunity had come to retrieve his losses that he played on. The result was that by the end of the season he was twenty thousand pounds out, the most he ever lost in any one year throughout his long and persistent attack on the impregnable citadel of roulette and trente-et-quarante.

It was his firm belief that he could not lose if the Prince of Wales was looking on, and it was a fact that on the two occasions His Royal Highness was present the exploiter of almost every system under the sun won handsomely. But the Prince had no great fondness for either playing or watching at the tables, and he laughed at his friend's choice of a mascot.

The Prince of Wales was the least Victorian of the

Victorians, and the Edwardian age became identified with him thirty years and more before he ascended the throne. He had too great a sense of proportion ever to be a hypocrite and he was too cosmopolitan to be able to pretend that vice ceases to exist if ignored. He recognized the strength as well as the weakness of Monte Carlo and he admired the way the gamblers' paradise was managed. It was an improvement on the unspeakable dens of vice which were common enough in London and it did not cheat. The place was made for the rich, but there is no democracy like the democracy of wealth, and if the dishonest or comparatively poor insist on invading this preserve of the rich they do so with their eyes open and at their own peril. The world would not be any the better if Monte Carlo did not exist, but it might be infinitely happier had not mankind been inoculated with the germ of the gambling fever at the beginning of time. The Prince knew this and being a wise man he acted as a man. His wisdom did not become obvious until he ascended the throne and it was seen that his genius as a king was based on his knowledge of the world and worldlings. During his brief reign he proved how wrong were his critics of the preceding forty years. Had he been a hypocrite he might have been a success—on paper—as Prince of Wales, but he would have been an exceedingly poor king. He preferred to be exactly what he was, a man of great position and influence, and to learn how to rule the world by living in the world.

His attitude towards Monte Carlo was characteristic of him. It was a pleasure resort and he resorted to it for pleasure and was not perturbed by the criticisms of the self-styled elect. He knew that the man who tries to please everybody is always in the wars, and the Prince wished to be popular. But the reticence of the press



VIEW OF MONACO FROM THE FORT



whenever he got within hailing distance of Monte Carlo was significant and, as it strikes us now, quaint. The Prince's progress to Nice was duly recorded day by day, but after that for the most part there was a silence, and the agitated moralists at home were left to conjure up visions of His Royal Highness throwing the crown of England on rouge and getting Baron Hirsch or whoever happened to be according to popular rumour the Prince's unofficial banker at the moment to redeem it from the clutches of the Blanc brigade. Now if there is one thing which no one can escape from at Monte Carlo it is publicity. High and low, rich and poor, successful and unsuccessful must do their best or their worst amid a crowd of spectators. Had the Prince gambled heavily there would have been scores of independent witnesses of the fact, but he played rarely and then only for sums trivial to him. It was not because he feared the opinions of the critical that he refrained from trying any of the many systems thrust on him by friends. It was simply because the tables made no strong appeal to him.

His Royal Highness was visiting the Riviera the year that Monte Carlo received its greatest shock, if I may use the term without punning. In the February of 1887 he arranged to stay with Sir Frederick Johnstone at the latter's villa at Monte Carlo, and he should have been there the day of the well-remembered earthquake shock. The Prince was, however, at Nice, where the earthquake did more damage; and in the panic-stricken town he was one of the few to keep his head.

The date deserves to be recorded because for the first and only time in the history of Monte Carlo it was actually threatened with extinction. Ever since it had been revolutionized by François Blanc in the sixties it had been the object of innumerable attacks, moral and political,

and blackmailing, but it had survived them all, and it was stronger than ever when on the morning of February 23rd, 1887, the first rumblings of catastrophe were heard, and what potentates, princes, prelates and statesmen had failed to accomplish seemed to be about to be achieved by what leader-writers all the world over called "outraged Nature."

The setting for the coming of its death was so conventionally melodramatic as to be almost stagey. Shortly after five in the morning the Place du Casino was invaded by a merry crowd of masked revellers emerging from the great Shrove Tuesday ball. Like so many marionettes they carried into the open air the spirit of dance and they were so far removed from the realities of life that they could be forgiven if they did not feel death at their feet. But as if by command of an invisible director the laughter suddenly ceased and the limbs of the dancers grew rigid, as the earth under them trembled convulsively and from afar came sounds of the breaking up of the world.

In a few moments Monte Carlo was panic-stricken. Hotels and villas emptied their living contents into the square in front of the casino, and the grotesquely garbed revellers were swallowed up in the crowd of terrified men and women who had not paused to add to their night attire. The superstitious, believing that the rock was about to be devoured because an offended God could no longer delay His vengeance, shrieked their prayers and howled for mercy, and the hardened sinner, thinking only of this world, roused himself from his frozen lethargy and made for the railway station. The almost unanimous opinion was that the earthquake was divine retribution and the destruction of Monte Carlo was regarded as a matter of a few hours. Frenzied females and terrified

males fought fiercely for places in the train, undeterred by reports that Nice, Cannes, Mentone and other places on the Riviera had suffered and were suffering ten times more damage.

There is no more pitiable or derisive sight than the conscience-stricken gambler, and he was at his worst during those hours of panic that first day of Lent in 1887. The head of an English firm of furniture manufacturers, who was supposed by his wife and family to be in Brittany, ran about the Place du Casino in his night-shirt and overcoat imploring some one to save him. He could not be persuaded to return to the Hôtel de Paris and dress himself, for earthquake shock produces an almost insane aversion to entering a building, and when he came upon an unoccupied *voiture* he offered its driver a thousand francs if he would allow him to remain in it for the remainder of the day. That was the highest price paid for this sort of accommodation, the usual tariff being four hundred francs, a price which was eagerly paid at Mentone, where the loss of life was considerable.

When the rumbling ceased and the rock had resumed its usual rigidity the less timid went back to their hotels, induced thereto as much by cold as by a new-born optimism. Hours of waiting in the Place du Casino for the collapse of the casino itself had completely exhausted them, but they were genuinely surprised when another day dawned and the casino still maintained its commanding position.

It was a spectacle which would have inspired the cynical Voltaire. The Riviera had been attacked by an earthquake from end to end, and it might have been supposed that Monte Carlo would suffer most. The huge building seemed to lend itself to sudden destruction in such a disaster as this, but Nature was cynical enough to destroy several churches and leave the casino unscathed.



Ecclesiastical buildings toppled down and the Temple of Chance stood erect, and the moralists were dumb-founded.

The *Times* expressed the feelings and opinions of many when it said: "There is one place of which the earthquake experience will be a matter of special interest—the reprobate but fascinating Monte Carlo. We can imagine the sensation that would have been caused throughout the world had the casino fallen a victim to the shock. What so appropriate as that on the first morning of Lent that home of wickedness should have been suddenly destroyed by the forces of outraged nature—should have shared the fate of Dathan and Abiram and 'gone down quickly into the pit'? Piety would have regarded the ruin as a judgment on a place that had so long tempted providence; and sceptics would have remarked that it was a singular coincidence. Fortunately or unfortunately, the casino still stands and the course of the roulette ball is unaltered by seismic disturbance. Yet like the rest of the neighbourhood Monte Carlo will be sure to suffer severely by the earthquake, for if ordinary holiday-makers are already hurrying out of Nice, superstitious and conscience-stricken amateur gamblers will be certain to rush away from Monte Carlo. The place will find itself 'on the wane' even more unquestionably than, according to an occasional correspondent whose letter we publish to-day, it has been of late since it fell into the hands of a company. It is odd that a place the very existence of which depends on the comfort and even splendour with which it is 'run' should be left to ruin by the questionable policy of its shareholders. Fortunately art has done its best to rival the beauty and luxuriance of that lovely nature. Palatial is a poor word to describe its appearance, for no palace in the world is so wasteful,



ROCK OF MONACO



so unreflectingly sumptuous in most of its arrangements as Monte Carlo. The very lawns, kept trim and green by Scotch gardeners at prodigious outlay, were unique in the Riviera, and, as our correspondent remarks, everything else was done to scale."

Passing from a reminder that Monte Carlo was not a necessity the writer concluded: "It would have been as well if the directors had been content with exposing the players to the chance of having to blow their brains out. The constant danger of being poisoned with sewer gas is what the visitor does not bargain for."

Other papers expressed more freely the opinion that Monte Carlo would never survive the panic caused by the earthquake. It had suffered the least of all the places attacked, but there is a superstitious fear peculiar to gamblers which affects them physically as well as mentally, and it was thought that the great casino would lose its attractiveness in their eyes by reason of their memories of that extraordinary February morning. Thousands who scurried away like frightened rabbits vowed that they would never return and, as the newspapers were inclined to exaggerate the amount of damage done and the number of lives lost, those who did not know the rock were less inclined than ever to make its acquaintance. Little wonder that the directors were reduced to complete pessimism and that the shares of the newly-formed company should have fallen with a crash which must have echoed and re-echoed in the heads of the administration. The Riviera had received the worst possible advertisement and it looked as though the astounding edifice erected by François Blanc was not to survive its founder's death ten years.

But past dangers quickly recede, and by the time the new season had begun the earthquake had become

something to joke about. It had been fortunate for the casino that the affair had occurred at the end instead of the beginning of the season, for otherwise there might have been no dividends at all for the shareholders. As it was the profits were adequate and satisfactory and the ensuing season was as brilliant as any of its predecessors.

The real effect it had on the average habitual gambler may be judged by the story told of a French baroness, whose husband was a director of the Bank of France. She was startled out of her sleep by the rumblings of the earth and nearly died of terror, but she managed to reach the Place du Casino, where for a couple of hours she was one of a shivering motley crowd, her only garment a nightdress. She prayed and wept incessantly and swore on her knees that if she escaped she would build a church in honour of her favourite saint. Those around her heard her confess that the catastrophe was a judgment on herself for her gambling sins and promise that she would devote the quarter of a million francs she had won that season to charity. Of course she declared that she would never set foot in Monte Carlo again and that the rest of her life should be devoted to good works.

That was on February 23rd, and on Christmas Day of the same year she was giving a dinner party at the Hôtel de Paris. Amongst her guests was an elderly Jew who had been in the earthquake scare and he took advantage of the occasion to inquire if she had built the promised church.

"No, no, my good friend," she answered, with a placid smile. "It proved such a little earthquake after all that I gave a dozen candles to St. Joseph instead. And now let us go across to the rooms and play."

That year the profits on a capital of £1,200,000

were £790,000, and six years later they amounted to £880,000. So much for the prophecies of ruin.

The Prince of Wales, who had been at Nice when the earthquake was at its worst there, duly kept his engagement to stay with Sir Frederick Johnstone. His Royal Highness had been implored to leave the Riviera at once for England, but he declined to allow his arrangements to be altered by panic, and in spite of the rumours which reached him hourly that the earthquake shocks were recurrent he insisted on visiting his friend at Monte Carlo. With his host he entered the rooms, now rendered comfortable by the absence of the mob which makes the casino almost suffocating at the height of the season, and he was able to indulge in a few experiments with roulette without being confronted by an audience. But nothing was said in the British press of his presence in the casino, for if there were many gambling dens in London in the eighties they were hidden from public view, and as they were illegal they were held to be non-existent, a virtuous nation wisely ignoring its own failings.

## CHAPTER XV

THE harsh-featured female who claims winnings to which she is not entitled is the practitioner of about the only successful system at Monte Carlo. Allowing for a small average of defeats by successful claimants to their own money, it must provide a more or less steady income or it would not be practised daily. Then there is that method of playing what I may call the Snatching System. It has the disadvantage of merely reclaiming capital and also of not permitting more than one investment each season—if as often. The player I have in mind risked six thousand francs on black at trente-et-quarante, and as soon as he heard the dealer's announcement, "Rouge gagne et Couleur" he snatched up his stake and rushed away. He was not pursued and not seen in the rooms again, but it does not follow that he managed to defraud the administration. It is possible that he was later interviewed by a couple of agents and compelled to disgorge, or else exiled from the principality with a threat of prosecution if ever he returned. In the act of robbery he was heard to mutter something about his daughter's *dot*, a traditional excuse for many shady practices by gamblers from France.

It is tantalizing to have to record that the only honest system which proved unbeatable during its brief career can be played no longer. This was Jagers' system, which was based not on the law of averages—that illusory foundation of most systems—but on the fallibility of

mankind and the imperfection of everything mankind produces. Jagers, a clever mechanic who made a hobby of mathematics, evolved out of years of work on the most delicate of machinery the axiom that imperfect man cannot produce perfect machinery. He had previously experimented with a roulette wheel to test the law of averages, and when he made his discovery which everybody afterwards declared was obvious he saw the opportunity of making a fortune by proceeding to Monte Carlo and playing with his knowledge and his money against the imperfect portions of the numerous roulette wheels. He knew that it might take him weeks to discover these weaknesses, but he was certain that ultimate victory would be his, and although not a man of means he engaged six clerks to assist him. They did not know what his object was when he ordered them to record in their notebooks the numbers as they appeared at six tables. Every night they reported, and after the first day Jagers was busy from morning until night analysing their figures. Five weeks after his arrival he had worked out his system, which was to play on the weak spot in each one of the roulette wheels which had been watched by his assistants. The law of averages enabled him to ascertain where these weaknesses were, for at each one of the six tables certain numbers appeared more frequently than the law of average permits. That indicated that the wheels were wrong, for the law of average is infallible.

When he had compiled a list of the numbers which came up most frequently because of the defects in the cylinders, Jagers and his staff gambled on them with steady and almost uninterrupted success. Although his capital was about the smallest any great gambler had attacked the casino with, he was a winner to the



extent of fourteen thousand pounds on the first day, and four successive days' play brought him sixty thousand pounds. As the policy of the casino is to place an astute member of its staff at any table where the punter is winning sensationally, Jaggars was soon the object of special attention on the part of the administration. When the agent commanded to watch him reported that he was unable to follow the system played by the gentleman from England two other inspectors of vast experience were sent to reinforce him and they likewise admitted that although there was a certain similarity in the methods of the player and his assistants and that they favoured certain numbers, no system known to the administration was being played.

Then it suddenly occurred to one of the directors that it might have something to do with the working of the roulette wheel, a false balance or something of that sort. To test this solution of the riddle they interchanged the wheels between the various tables, and Jaggars fell into the trap to the extent of two-thirds of his winnings, which amounted by now to sixty thousand pounds. As for once the bank was playing against an infallible system and, therefore, ought not to have won the inventor of the system perceived that he was playing it a wrong way. In other words he was applying the wrong figures to each roulette wheel, and therefore it behoved him to readjust matters by rediscovering the cylinders to which each set of his six tabulations belonged.

To a man with keen eyesight, a shrewd, quick thinking brain and steady nerve it was no difficult matter to track down the cylinders and identify them. Once he had done this he resumed his run of success, and three more weeks replenished his banking account to the extent of seventy thousand pounds. He was then

ninety thousand pounds on the right side but this figure did not represent the total loss incurred by the casino in consequence of the exploitation of the Jagers system. There is no place in the world so sensitive to rumour and so contagious to an epidemic of success as the casino at Monte Carlo, and hundreds crowded the tables where Jagers and his clerks were playing and blindly followed their lead. It was not to be expected that the administration would tolerate the continuance of a system which would have ruined the casino in a year, but as by now the directors had rediscovered it for themselves they were able to take immediate steps to render it impotent.

The manufacturer of the roulette wheels was summoned from Paris to assist at a conference which had been called for the purpose of extinguishing the Jagers system, and this ingenious person quickly supplied a solution in the shape of movable partitions between the numbers in the wheel. The old immovable partitions were responsible for the success of the Jagers system, because any irregularity in their construction gave to certain numbers an advantage which a shrewd observer must notice. By replacing them with movable partitions the numerous receptacles for the little white ball could be changed about at the will of the casino and need never be the same two days running. He therefore manufactured a completely new set of wheels with movable partitions and the moment they were installed the Jagers system died. Jagers did not discern this immediately, and when by sheer luck he won three *coups* out of five, he played with greater confidence than ever. One of the numbers he favoured at his table was seventeen, which according to his system was bound to come up four times in ten spins following the appearance of the number five. It would have done so had the immovable partition

been there, but as the night before the receptacle which sheltered seventeen was exchanged with the partitions between which nine reposed, his maximums and those of his assistants at the other tables were lost. This was a surprise as well as a disappointment, but he was not deterred, and for two days he continued to search for his lost El Dorado and paid fifteen thousand pounds without finding it. Then he came to the conclusion that the casino had reasserted its supremacy, and that as he still retained nearly seventy thousand pounds of its money he had better retire and not court defeat.

That win of Jaggers—he left Monte Carlo with about sixty-five thousand pounds—must be a record in spite of the hundreds of dreary legends which are still in circulation about the alleged phenomenal luck of certain ex-convicts. Had Jaggers' system been a failure instead of a success the administration would have given him the hospitality of their subsidized press and his invention would have been hailed throughout the world as something marvellous. But, as it was, the only system which ever threatened the very existence of the casino was not utilized as the basis of another subtle appeal to the greedy, and the biggest win Monte Carlo has ever known was scarcely mentioned in the Blanc press simply because the directors were terrified by it.

Naturally, the amount of his gains has been grossly exaggerated. No writer on the subject ever puts Jaggers' final profit under eighty thousand pounds, and I have seen it stated that he returned to England with double that amount. I imagine that when he had paid all his expenses and rewarded his staff with a special bonus he had a clear profit of fifty thousand pounds, and whether he managed to retain it permanently depends on the number of visits he paid subsequently to Monte Carlo.



THE PORT OF MONACO



I have been told that he never played again in the rooms, and if that is true Mr. Jaggers must have been a very wise man. What surprises me is that Jaggers never appealed to the poet of the music-halls. He won at least four times the amount Wells did, and won it honestly too, but it was not the clever mechanic from Yorkshire who inspired the lyricist, who rhymed "along" with Boulogne. That honour was reserved for the professional swindler who came after Jaggers and, with money stolen from widows and orphans, created a vulgar sensation and was interviewed by the journalists of two continents.

The bank at Monte Carlo is so well entrenched that to work a fraudulent system—if that word may be applied—considerable capital is required in addition to the risk. It is seldom a case of obtaining something for nothing, because nothing can be attempted without money. The criminal without means has no opportunity of swindling the casino, and of the frauds brought off at the expense of the administration the most remunerative have been the result of carefully planned *coups* assisted by lavish expenditure. About twenty-five years ago four Italians went to Monte Carlo with a united capital amounting to a quarter of a million francs, but they knew their casino too well to think of playing legitimately. Their plan was to convert uncertainty into certainty with the connivance of one of the croupiers allotted to a trente-et-quarante table, and when they found the man for their purpose they paid him sixty thousand francs for the services necessary for the success of their swindle. The regulations of his employment then allowed him to practise dealing at home with packs of cards supplied by his employers, and because of this he and the four Italians were able to arrange the required

number of packs to make up seven consecutive *coups*. To earn his sixty thousand francs he had to place the special packs on top of the six packs handed to him when next it was his turn to deal, and he duly fulfilled this obligation with the assistance of the gang of swindlers.

The Italians meant to leave nothing to chance, and to cover up the movements of the dishonest dealer they arranged and carried out a comedy of accidents which succeeded completely. At the moment the *chef de partie* took up a position opposite the new dealer—the latter was, of course, the confederate of the syndicate of swindlers—one of the Italians asked for change for a five hundred franc note, and as the money was passing to him he dropped a louis on the floor, which created a diversion on his side of the table. Simultaneously a confederate on the opposite side ordered a glass of water to be brought to him, and as the waiter was approaching with a tray containing three glasses another of the gang lurched against him as if by accident and sent the contents of the tray over a lady sitting at the table. There was naturally a great commotion, the lady losing her temper and abusing the clumsy stranger and the waiter impartially, and she might have been a confederate instead of an absolute stranger to the Italians judging by the way she behaved, for she attacked the *chef de partie* in the most virulent language and besides denouncing the innocent official, diverted his attention away from the dealer who thus had the easiest of tasks in placing the cards exactly where he wished.

A pre-arranged signal from the croupier acquainted the Italians with the success of the most difficult and risky part of their scheme, and they at once began to play in maximums. The seven pre-arranged *coups* won for them two hundred and twenty thousand francs, and

having no further interest once the seventh *coup* had passed, they strolled out of the building and out of the principality, for once they were beyond the frontiers they feared nothing.

The dishonest croupier had known from the beginning that there was really no chance of his escaping detection and punishment, but sixty thousand francs meant more to him than his character or his liberty. Had it been possible, however, to abstract from the packs supplied to the table that morning sufficient cards to equal the number of those fraudulently added by himself he might have escaped punishment, but as it usually takes not more than twenty-six deals to exhaust three hundred and twelve cards the *chefs de partie* became suspicious when the twenty-ninth *coup* was dealt by this croupier. The cards were at once counted and, of course, the substitutes detected and the dealer was immediately put under arrest. His house was subsequently searched and as the cards he had been allowed to take home with which to practise dealing were not there, that, of course, gave a clue sufficient to expose the whole fraud, and the dishonest employé was convicted and sentenced to two years' imprisonment for swindling.

The fraud led to an alteration in the designs on the back of the cards used at trente-et-quarante. Before the Italians brought off their successful swindle the backs were white, but ever since each pack has a different pattern for every deal.

The swindler of to-day who may contemplate adding the casino to his list of victims will have to work without the collaboration of any of its croupiers. The modern croupier is a great improvement on his predecessor of forty years ago, and he may be credited with sufficient intelligence to know when he is well off. Camille Blanc,



with a generosity rather rare in his family, once rewarded a croupier who reported that he had been offered a fourth share of the profits of an attempt to imitate the fraud of the gang of four Italians. The man saw that there was no prospect of the *coup* being successful and had followed a line of conduct which could not do any harm but which might bring him a few hundred francs. He therefore declined to steal a few packs of the casino cards and allow them to be arranged previous to his taking his place as dealer, and Camille Blanc—who first had inquiries made to test his employé's statement—gave him five hundred francs and had the tempters frightened out of the principality. That was a profitable investment for Camille, who, in spite of some mistakes, did even more to popularize Monte Carlo than his famous father. In an excess of zeal the too zealous employé might try to assist the bank against the punter, but Camille Blanc was too confident of the impregnability of his institution to descend to dishonest methods. He recognized the scientific certainty of roulette to the owner of the wheel, and he relied on the law of averages to make huge profits for the administration.

When Camille Blanc was in the full plenitude of his power and ruled Monte Carlo like a benevolent autocrat, there was nothing that pleased him more than to hear of a new system. It was said that he produced the International Sporting Club because he hoped it would become the resort of wealthy gamblers with a system to play which required quieter surroundings than the casino itself afforded, and that a little extra comfort and luxury would make them bolder and more avaricious. Years ago there used to be an undersized Frenchman, bald headed and obese, who had been a noted gambler in his middle age and had parted from a fortune at

trente-et-quarante, and now existed on the small wages attached to the position of hotel clerk. Camille Blanc was fond of pointing him out to his friends as the only man who made money out of systems. When the inevitable question was asked, "How does he do it?" the answer was given with a chuckle, "He sells them." It is, indeed, the only way of turning systems to profitable account, for just as men will purchase hair restorers from a bald headed barber so will gamblers buy systems from those who have been ruined by them.

## CHAPTER XVI

WHEN Camille Blanc retired from the casino a new epoch opened in the history of Monte Carlo. It was, perhaps, the most notable event since the death of his father in 1877, and its effect was felt immediately. Gamblers never change and Monte Carlo is immutable, but with the appointment of M. René Léon to the vacant place a revolution was effected in the methods of the management. The special disease of old age is *laudator temporis acti* and the veterans of Monte Carlo swear that its golden age has gone for ever, but any impartial historian surveying it from the seventies to the present day would have to admit that it has improved in many ways. Camille Blanc could never quite understand why it was that anyone wished to play tennis in full view of the casino, but the present administrator is a tennis player, a golfer and is famous in French polo annals. He has bridged the gulf which existed between the Blancs and the reigning prince for half a century, and he has proved in his own person that it is possible to guide the destinies of a great casino without regarding everything and everybody through the eyes of a croupier. The old brigade complain that there is nothing free in Monte Carlo now, and they resent with special bitterness the charge for admission to the rooms. But with the enormous increase in the popularity of Monte Carlo something of this sort was bound to happen sooner or later. François Blanc was crazy with delight when his most profitable year brought

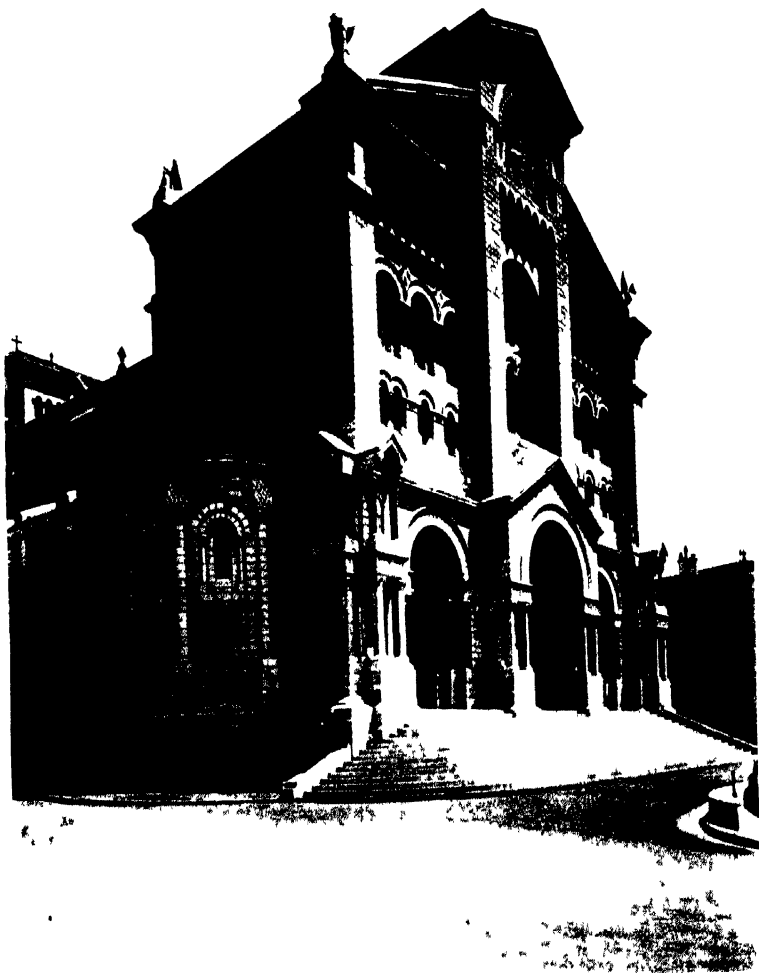
nearly half a million persons to the principality. During the last season the total must have been in the neighbourhood of two million, and with such competition to gamble in the famous saloons the directors seized on the chance to add to their profits. They have been told often enough that they are heading for ruin, but the false prophets might have known that, however great the grievances of a gambler, he does not allow them to prevent him risking his money.

But if the management has changed, its clientèle has not. Every generation produces the same types of players and cranks. The systems in vogue forty years ago are now tested under different names and the same grievances are aired in private and public. There is the gambler who declines to believe that the croupier who spins the ball is unable to direct it into a special cavity of his own choosing. He will have it that the croupier is in league with the management to defeat the punter and that the employés are paid according to the success of their tables. I have seen three pamphlets, two in French and one in English, expanding and explaining this theory, which, if true, would have ruined the casino long ago, for it is inconceivable that croupiers in such a position would not get their friends to play and share in the enormous profits. The consistent and unimpeded triumph of the bank at Monte Carlo since the sixties has created suspicion in the minds of those who study the laws of chance and averages, but whether conducted honestly or dishonestly the casino must win.

The bank wins because it is not altogether dependent on the law of averages. It can survive the most extraordinary runs against it, runs which would break the richest player. Most gamblers, by the way, have the

most eccentric notions as to what the law of averages means, and it is because of this that all their systems eventually fail. They argue that as the roulette board consists of thirty-six numbers and zero, it is thirty-six to one against any particular number turning up. This is, of course, a fallacy. So far as the individual player is concerned it may be thirty-six million to one against the number he has selected proving the right one. Numbers average themselves wonderfully over a given period, but it all depends on how long that period is. Fifteen years ago there was a run of twenty-six consecutive blacks at roulette, and when the twentieth was recorded two of the heaviest gamblers Monte Carlo has ever known began to back red, and each occasion they lost they were more convinced that the next time would pay for all. When the run was ended the pair had lost seventy-two thousand francs in six *coups*. They belonged to the tribe of believers in the system which entails backing the reverse of a colour which has had a long innings. Now according to the law of averages the odds were enormous against a further run of six after the twentieth triumph of black, and yet in reality it was always simply pitch and toss.

I have heard of a mathematician who took the trouble to record the spins of a coin for four hours a day throughout a month, and at the end of the month he was able to record a small majority of heads over tails. Doubtless, if he had continued for a year or two he would have arrived at a point where heads and tails were equal, but it might have required a century if the luck went against him. It is the same with the numbers of the roulette board. Played consistently for a number of years the paper odds of thirty-six to one might be proved correct, but no system could afford to carry on for so long, and



MONACO CATHEDRAL



that is why so many schemes come to nought when tested with money.

In 1893 a mathematician who was deeply interested in roulette, though not a gambler, selected a table and for forty-eight consecutive days recorded each spin. The total number was 31,374, an average of 700 a day, and black came up 15,292 times and red 15,283. It will be noticed that black's majority is only nine, and it would be interesting to know how many more spins would have been required to even up red and black. Throughout the forty-eight days the daily average of differences between red and black was 16, and the greatest difference on any one day was 57. Of course it must be remembered that the mathematician did not gamble and that if he had there was no guarantee that he would not lose more than nine points during the forty-eight days. He would never have known when to change from black to red or vice versa, and of course the day that witnessed the majority of fifty-seven for red would have smashed him or any other person unless assisted by phenomenal luck.

No system can guarantee success, but some have the advantage of enabling the player to reduce the odds against him. When all is said and done, however, every system is dependent on luck. The most curious thing about them all is that they invariably begin well and end badly.

Three years ago a Roumanian went to Monte Carlo with ten thousand francs and a firm reliance on the law of averages. With the aid of this ancient combination he expected to reap a fortune at the tables, and as he was prepared to play carefully and systematically, there was no reason why he should not have met with some measure of success. As it happened, he started



off with a run of luck that turned his ten thousand francs into two hundred thousand. First of all he selected a table and then he wrote down for two hours each number as it appeared. He had set himself this time limit, and when the two hours were up he made a list of those numbers which had not appeared. They amounted to eight in all, and he at once proceeded to back them heavily, arguing that by the law of averages they were all overdue and must appear before the session ended.

The first three gambles were failures and then three of the numbers appeared in succession, followed by two blanks and four more wins. The Roumanian must have imagined that he had discovered the infallible system for which myriads of gamblers have been searching since Pascal invented roulette. It apparently did not occur to him that it was as much luck as the working of the law of averages, and he was a very happy and excited man when he left the casino for his hotel. It would have been well for him had he been content with his winnings, but a system which promised millions could not be discarded for the sake of a couple of hundred thousand francs. He therefore renewed the contest, and lost capital and winnings in a week.

One of the chief factors in his defeat was the number nine. At the table he was playing at it did not come up once in four hours—the only number which had not—and the Roumanian put a maximum stake on it ten times in succession and lost. Then he had the idea that he would get back that money if he backed its colour and he therefore risked a maximum on the red. Of course it was sheer bad luck that this should coincide with a run of eleven blacks. Systemites will declare that bad luck will beat anything, but it is remarkable

that every system should fail from the same cause. The Roumanian had an occasional win of course—he was bound to, in view of the lengthy period over which he played—but he was practically penniless at the end of that session, having only in his possession sufficient money to enable him to avoid the humiliation of applying for the “viaticum.” It is worth recording that for six hours and a half the number nine came up only once at his table, but that when he retired and the croupier announced, “le dernier trois,” two nines should have been divided by a seven.

Lord Rosslyn once propounded a system which on paper at any rate promised wonderful profits, but when he went to Monte Carlo to play it he met with one of those runs of bad luck which in themselves are so miraculous as almost to destroy one’s belief that there is such a thing as the law of averages. I have heard that others have played this system and won with it, but there is no record of any fortunes having been made with its assistance. The late Sir Arthur Sullivan, who was a regular visitor to Monte Carlo, once stated that he had played more than thirty different systems and had lost on them all, but even if the famous composer was by no means a careful player his experience is another proof of the unwisdom of relying solely on systems.

Monte Carlo never changes and is never likely to change. There have been external improvements and the comfort and convenience of the players have been studied by successive administrations. But it is the gambling that attracts, and in sixty years the only alterations have been the abolition of the second zero a long time ago and a recent doubling of the maximum and minimum stakes. Fashions have been revolutionized, and a sketch of the rooms in the seventies looks strange

and unlikelike now, but humanity is ever the same under its clothes, and the system-monger of the seventies played with the same implements as his prototype of the year 1925.

The crank, too, has become stereotyped. The woman who would never play unless accompanied by a hambone, which she munched if she experienced bad luck, was certainly unique, but there are other believers in mascots who are almost as eccentric. The hard-faced woman, yellow with greed, who is horrified if made the recipient of expressions of goodwill, is no less ridiculous than the elderly nobleman of divorce court prominence who is not happy unless the croupier by whose side he sits is left-handed. There are gamblers who will never watch the spinning ball, convinced that if they do not keep out of sight of the roulette wheel while the fate of their money is being decided the result cannot possibly be in their favour. Others will never sit at a table, and some never touch it, handing their stakes to the croupier on every occasion and receiving their winnings direct from him.

But it is always a very orderly crowd in the rooms. In the solemn cathedral-like hush which generally prevails the Babel of tongues is lost and the cosmopolitan crowd is reduced to the same consistency by the passion for gain. The language of the greater emotions is universal and money also speaks a language which everybody understands.

Monte Carlo has not the monopoly of beautiful women and its adventuresses are not *sui generis*. The setting may appear dramatic or romantic—it depends on one's temperament and imagination—but beautiful women with the light of the gambling fever in their eyes can be found at other places besides the casino and the Inter-

national Sporting Club. There is nothing unique in the spectacle of the pretty girl who is keeping repentance for middle age, and the elderly woman of means who plays with a fierce solemnity and vulture-like ferocity is, unhappily, to be met with everywhere. Adventures are to the adventuress and she knows no frontiers or boundaries. But Monte Carlo is their natural environment and its gaieties and fascinating unrealities provide the make-believe world they are happiest in, even if their puny personalities and punier concerns are lost in the great crowd of worshippers of the goddess Chance. The admirably managed tennis club, La Festa, the picturesque golf course at Mont Agel, and the bathing establishment which seems so ridiculously modest in view of its prominence in the title of the company, are for the wise minority. The sensible visitor to Monte Carlo takes advantage of them, but gambling and wisdom are not relations, and there is a touch of irony in the fact that it is the casino which, after all, pays for them. "*Faites vos jeux,*" cries the croupier and the response keeps the whole principality in comfort, if not in luxury.

In the long history of Monte Carlo the great salons have been silent and untrodden for a period of less than six months, and that was due entirely to the great world catastrophe. When war broke out in 1914 the principality was reduced to a condition of helpless inertia, no one knowing what was going to happen or trying to guess. Gambling ceased as suddenly as if death had struck the croupiers in the very act of spinning the little white ball, and until January 1st, 1915, the huge building by the sea was deserted except for its ghosts and its memories. Then with the dawning of a new year the doors were thrown open and business was resumed, for

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if thousands were dying daily on the battlefields of Europe, there were the living and the half-living to be amused and distracted, and with everybody's nerves at high tension gambling was a welcome tonic because it meant oblivion.

The termination of the war left the administration with several problems to solve, but the sudden change from war to peace inaugurated a great era of prosperity for the casino. There was so much eagerness to gamble that the directors could extract payment for privileges hitherto granted without price, and the hotels and the tradesmen, taking their lead as usual from the casino, imitated the sensitive monetary exchanges and indulged in mathematical soarings which never failed to keep well in advance of the upward tendency of the pound and the dollar.

Monte Carlo society is mixed, very mixed indeed. That may be all to its advantage, and it certainly gives a touch of freshness to those exotic assemblages in the International Sporting Club in the height of the season. The beauty of many of the woman may be only jewel-deep, and the men may not be exactly rivals of Adonis, but it is amusing, instructive and interesting to watch the opulent bookmaker fraternizing with the peerage and the Bond Street tailor discovering to his horror that clothes do not make the man or his style.

It is not, of course, a club in the real meaning of the term, but when the casino itself is uncomfortably crowded it gives relief to those who take the trouble to apply for membership and who wish to gamble midst surroundings less Bohemian. In this miniature casino friends and acquaintances feel more at home and do not lose themselves or their identities in the crowd.

A pleasant feature of the Monte Carlo of to-day is

the facility for outdoor sport it affords. A holiday there need not necessarily mean the casino and the International Sporting Club, and yet to at least ninety-nine persons out of a hundred that is exactly what it does mean, for the game is the thing and will be so to the end of time.

There are reformers who dream of the time when the familiar phrase, "Rien ne va plus" will be spoken literally and for the last time, but if their dreams are to come true they must reform not Monte Carlo but human nature, and human nature is as unchangeable as the *Tête de Chien* which maintains an eternal watch on the casino and the sea beyond it.



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